

more. At the same time the section thus opened was made a field for the jobbing trade of the city and manufacturers of machinery have found a rapidly developing trade for their goods. Since passing into the hands of the Northern Pacific the line has been greatly improved by reconstruction of road bed, the replacement of old material by new and the addition of needed rolling stock. The gross earnings of the road in the year 1889-90 were \$4,780,345, and the operating expenses were \$2,970,157, leaving net earnings of \$1,810,187. S. R. Ainslie, is general manager. The Wisconsin Central enters Minneapolis over the Great Northern short line and has the advantage of the excellent terminal facilities of the latter company. Its system embraces 867 miles of road.

CHICAGO, MILWAUKEE & ST. PAUL RAILWAY.

As the first road to give Minneapolis railway communications with the outside world and the one which now handles probably the largest traffic in and out of the city, the Chicago, Milwaukee & St. Paul Railroad occupies a most important place in the history of the commercial development of Minneapolis. The company operates a great consolidated system of railroads in Illinois, Wisconsin, Iowa, Minnesota and the Dakotas, and brings a large territory into direct communication with Minneapolis. But this enormous system—now aggregating 5,700 miles—has been many years in reaching its present size and importance. The Milwaukee & St. Paul R. R. Co. was organized May 5, 1863, and embraced a number of other companies, including the Milwaukee & Mississippi, the Prairie du Chien, the LaCrosse & Milwaukee, and others. LaCrosse was its nearest point to Minneapolis. Previous to this—March 1, 1856—a charter was granted in Minnesota to the Minneapolis and Cedar Valley Railroad, and a company was organized on October 9, 1860. This charter authorized a line south from Minneapolis to a point near Austin on the southern edge of the state and provided for a liberal land grant. The original company did nothing, but on March 6, 1863, the name was changed to the Minnesota Central Railroad Company and construction was commenced, and on August 5, 1867, the main part of the line—to Austin—was transferred to the Milwaukee & St. Paul. For some time trains were run to Chicago via this route. Later the "River division" along the Mississippi to LaCrosse was opened and the direct train service was inaugurated. With the development of the country southern Minnesota and Dakota were well gridironed with "Milwaukee" tracks. The main line west from Minneapolis is to Aberdeen, South Dakota, and is 288 miles in length. To Chicago 420 miles are covered on the line via LaCrosse and Milwaukee. Between Minneapolis and St. Paul the "Milwaukee"—as it is popularly known in the northwest—owns and operates a double track short line railway which accommodates the through traffic as well as a very large interurban business. Another line passes south via Minnehaha Falls and Fort Snelling, following the Mississippi river and reaching St. Paul by a more circuitous route than the ten mile "short line." From near Fort Snelling the Iowa and Minnesota division—the old original line—branches to the south. The trunk line to the west passes through the southern part of the city. At Ortonville, Minn., a branch furnishes a through line to Fargo, N. Dakota. Near the city, on this same line, a branch reaches the famous Lake Minnetonka.

So much for the construction and territory covered by this great road. As to its present relations to Minneapolis even more might be said. The Milwaukee is acknowledged to be the leading route to the east; not perhaps because it is any better than several other lines of about equal length, but because it does (for some reason or other) the largest business. Four Passenger trains leave for Chicago daily, and four arrive. One of these, each way, is the limited "fast mail" which carries no heavy sleepers and is mainly used by passengers who wish to make quick time between important local points. The night train is equipped with vestibules and is heated by steam and lighted by electricity, both generated in a special car which is immediately behind the locomotive. The company also runs through trains to Kansas City. In freight as well as passenger traffic the "Milwaukee" is a favorite. It carries a liberal share of the flour which goes east via Chicago, and in 1889 took two-thirds of all the wheat shipped out of the city. Westward bound freights show much the same proportion. In the general classification of "merchandise" the Milwaukee, in 1889, brought to Minneapolis 92,525,000 pounds, or one-fourth of the receipts; of fruit, about one-fifth; of machinery, one-third (and three times as much as any other line); of brick, one-fourth; of dressed meats, one-third. By the western and southern lines very large quantities of grain, country produce, live stock and building stone are poured into the city. In 1889, 9,384,000 bushels of wheat were delivered in the city. Only one road, the Great Northern, bringing more. On the other hand these lines reach the most desirable fields for wholesalers and manufacturers to dispose of their wares.

Next to Chicago and Milwaukee, Minneapolis is the most important point reached by the great C. M. & St. P. system. Minneapolis is division headquarters for all the lines of the system west of the Mississippi and north of the Chicago & Council Bluffs line in Iowa,—geographically, much the larger part of the territory covered by the road. The business of this large division requires a large force of employes in the office of the assistant general superintendent. Extensive repair and construction shops are maintained in the city in connection with the great round houses. In these great shops about 650 men are employed, and the monthly pay roll averages \$33,000. There are employed in the general and local

offices, yards, etc., about 400 men whose salaries aggregate about \$24,000 monthly; in addition there are 50 men employed on bridges and buildings, in minor position, who receive about \$3,000 per month. The company is thus paying out about \$720,000 per year to permanent residents of Minneapolis. Besides there is a very large pay roll of train men, most of whom spend much time in the city, and a great many of whom live here. The company's real estate holdings are large and exceedingly valuable. Its depots and down town yards are within three blocks of the business center and immediately adjoining the milling district.

Of the financial condition of the road it may be said that it is now on an excellent footing. During the life of Alexander Mitchell, of Milwaukee, through whose long administration as president the greatest development of the system took place, the stock of the road built up a reputation as an admirable investment. In 1887-88, there was a period of depression in the financial condition of the road and dividends have since been considerably reduced so as to show an annual surplus in the last two years of about a million dollars. Operating expenses have been watched closely and earnings have steadily increased. Roswell Miller, the president and general manager, is a railroad man of distinguished ability and experience. At Minneapolis, Assistant General Superintendent H. R. Williams, is in charge of the large division already referred to as centering here.

CHICAGO, ST. PAUL, MINNEAPOLIS & OMAHA RAILWAY.

The great Chicago & Northwestern System, with its 7,000 miles of railway, reaches Minneapolis over the Chicago, St. Paul, Minneapolis & Omaha railway which is virtually a part of the parent road though under separate local management. Like many of the northwestern railway systems of to-day the C., St. P. M. & O. is a consolidation of minor roads. The first in point of time was the Minnesota Valley, incorporated in 1864 to build from St. Paul to Sioux City, Iowa. Nothing was done for five years when the name was changed to St. Paul & Sioux City and construction was commenced and proceeded rather slowly. Meanwhile two companies had secured charters in western Wisconsin. One of these was known as the Western Wisconsin railway and was trying to open a line from Elroy, Wis., the terminus of the branch of the Chicago & Northwestern, to Hudson, Wis. This line became insolvent and was sold under foreclosure. It became the Chicago, St. Paul & Minneapolis and was consolidated in July, 1880 with the North Wisconsin, a company having a charter to build from Hudson to Superior and Bayfield, Wis. The year this new company was consolidated with the St. Paul & Sioux City and the present name was taken on Jan. 1st, 1882 the line from Elroy to St. Paul was opened for traffic and in November of the same year the Chicago & Northwestern Railway purchased a controlling interest in the stock. The president of the C. & N. W. is president of the "Omaha" and the latter's directorate has a majority of C. & N. W. stockholders. Through trains are operated from Minneapolis to Chicago as if it were a single road. It was the second through line to Chicago to be operated.

The road has always been a profitable one and has been of special value to Minneapolis. The Chicago route is one of the shortest, 421 miles. To the southwest the line opens up the fertile Minnesota river valley and with a half dozen branches penetrates to nearly every part of the great corn belt of southwestern Minnesota, eastern South Dakota, western Iowa and eastern Nebraska. Minneapolis manufacturers and jobbers ship large quantities of goods over the "Omaha." Wheat, corn, live stock and building stone are among the heaviest items of freight brought to the city over the western division. The northern route to Ashland and Duluth carries wheat and flour for eastern shipment via the lakes and brings to the city coal and general merchandise from the lake route as well as large quantities of lumber from the Wisconsin pineries and building stone from the Lake Superior quarries. Over one-fourth the stone brought to the city in 1889 came by the "Omaha" and the line ranked third as a lumber carrier into the city. Its general freight traffic on all its divisions is very heavy.

The Chicago, St. Paul, Minneapolis & Omaha railway operates 1,394 miles of road of which 593 is the main line from Elroy, Wisconsin, to Omaha, Neb. It not only furnishes as short a line as any to Chicago, but is the most direct to Omaha and the shortest to Ashland. The capital stock of the company is about \$34,000,000, and the bonded debt \$23,502,475. During the year 1889 the gross earnings were \$6,417,857 and the net income \$2,494,872. Disbursements for rentals, interest, dividends, etc., of \$1,864,530, reduced the surplus to \$630,342. For the past four years the income from sale of land grant property has averaged over half a million dollars. The equipment of the line consists of 235 locomotive engines, 157 passenger cars, 7,706 freight cars and four steam snow shovels.

All trains on the "C., St. P. M. & O." or "Omaha" or "Northwestern" line—it is known by all three titles—now start from Minneapolis. The Flour City is the terminus of the three great divisions of the road. For years the company has owned excellent terminal facilities here; large and substantial freight depots, round houses and extensive yards—but now a larger round house is being erected and the number of employes of the company living in Minneapolis will be largely increased. Like all the roads reaching the two cities, the "Omaha" derives much more traffic from Minneapolis than from her neighbor.

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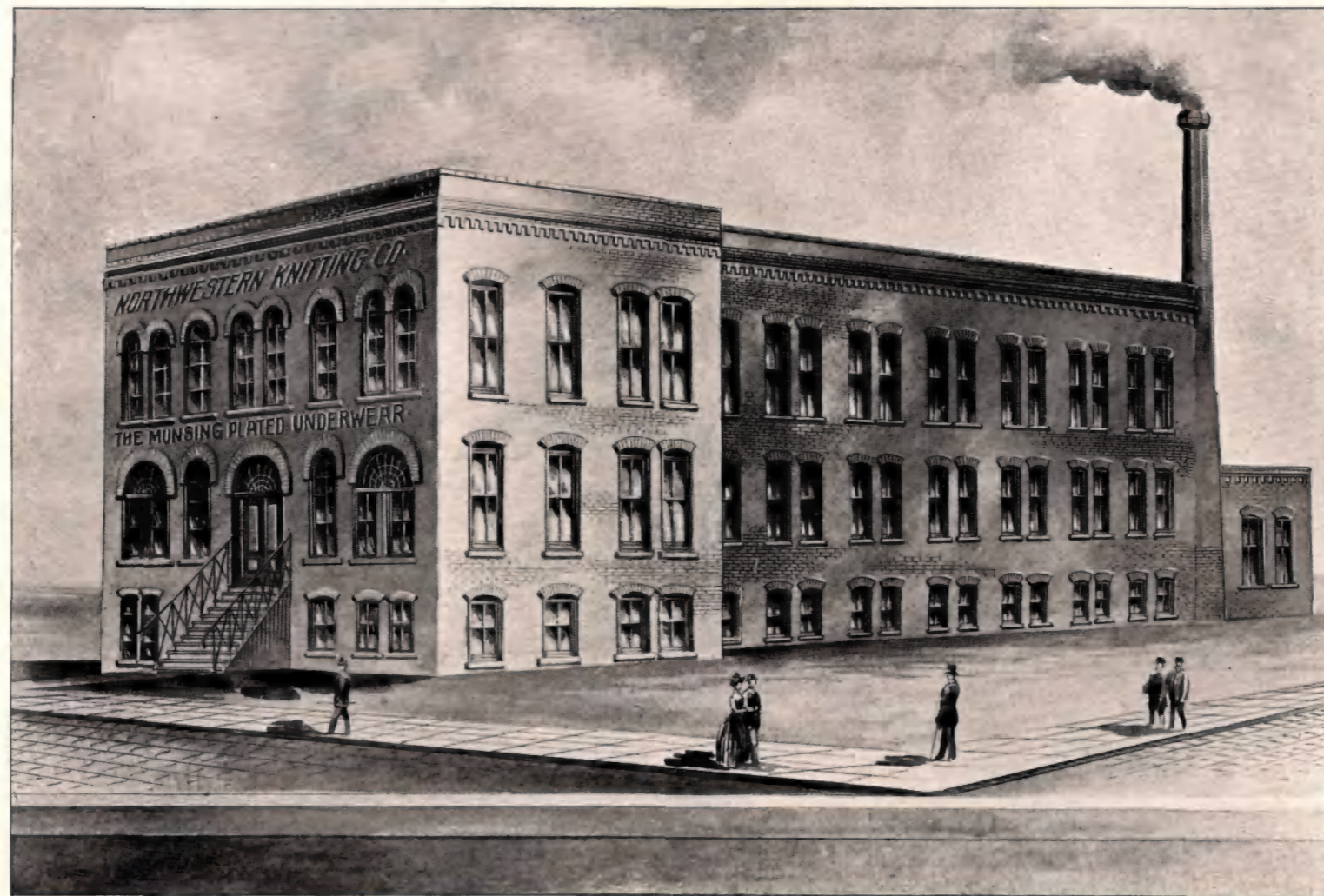


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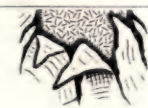


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MINNEAPOLIS, ST. PAUL & SAULT STE. MARIE RAILWAY.

The completion of the Minneapolis, St. Paul & Sault Ste. Marie railway late in the year 1887, opened up a new and direct route to the seaboard. Previous to this time Minneapolis had been, to a certain extent, at the mercy of Chicago. All the rail routes to the east passed through Chicago, and the railway companies were naturally influenced more by the demands of the larger city than the needs of the smaller. Chicago practically dominated Minneapolis freight rates. During the summer season the water routes via the great lakes held Chicago railway schemers in check, but for fast freights, and for all freights in winter, Minneapolis was not independent. She did not control a single route to the east or even to the lake ports. Under the circumstances an eastern outlet by some other route than Chicago, and controlled at home, was much talked of for some years. Senator W. D. Washburn was especially enthusiastic for the project, and in 1883 organized the company which has since been popularly known as the "Soo" line. The plan was to build from Minneapolis across northern Wisconsin and the upper peninsula of Michigan to Sault Ste. Marie at the foot of Lake Superior, and there by means of an international bridge connect with the Canadian Pacific railway and reach tide water at Montreal. This plan was successfully carried out. Senator Washburn was elected president of the company, and continued in office during the year of construction and initial operation, only resigning when elected to the United States Senate in 1889. He was the moving spirit in the enterprise, and it is to him that Minneapolis is chiefly indebted for this very important part of her railway system.

Construction was begun in April, 1884, and in December, 1887, the 494 miles of main line were completed, and early in January, 1888, the whole road was formally opened for traffic. To celebrate the completion of the road, several immense train loads of Minneapolis flour were sent through to Boston on fast time and with flying colors. The line now runs through cars to Montreal and Boston, and has ably fulfilled its claim to being the shortest route to the seaboard. Before leaving the subject of construction something should be said of the character of the country through which the line was built. When work was commenced northern Wisconsin was virtually a wilderness. Only occasional north and south railway lines had penetrated the region. Passing as it does from east to west the "Soo" was obliged to create its own tributary local support; and this it did most successfully. Towns sprang up as if by magic all through the dense pine forests, and the thousands of millions of feet of timber along the line at once attracted lumbermen and manufacturers. When the pine is cut away excellent soil will be made available for cultivation, and along the eastern end of the line mines of untold mineral wealth. All this valuable territory has been made directly tributary to Minneapolis. But by far the greater value of the road has been in its influence as a rate maker. As has been said, the road is by far the shortest route to tide water, and even shorter than older routes to Boston. Immediately upon its completion it became the favorite route for shipments of flour for export and eastern trade, as well as for western bound freight. The management of the "Soo" refused to enter into combination with any of the Chicago lines, and has faithfully performed its part as a representative of local interests.

Early in the history of the line it became evident to the managers that a western feeder must be constructed to protect the "Soo" from discrimination by western roads, which all had close traffic arrange-

ments with Chicago lines. Accordingly a western line between the two main divisions of the Great Northern was planned, and forthwith constructed. This road was called the Minneapolis & Pacific, and was opened through to Boynton, North Dakota, a distance of 286 miles. It passes through a rich and prosperous country, which it has helped to build up. As a feeder for the "Soo" it was from the first a success. In May, 1888, the Minneapolis, St. Paul & Sault Ste. Marie Railway Company was formed by a consolidation of the Minneapolis, Sault Ste. Marie & Atlantic, the Minneapolis & Pacific, the Minneapolis & St. Croix, and the Aberdeen, Bismarck & Northwestern. This combination gave the company 800 miles of completed road.

As a Minneapolis institution the road has become very popular with travelers. Its route is extremely picturesque and its passenger equipment superb. Through Northern Wisconsin and Upper Michigan the virgin forest and undisturbed lakes and trout streams afford the finest hunting and fishing, and the line has become a favorite with sportsmen. In freight traffic the "Soo" has had ordinarily all it could handle with cars in its possession. During 1889 the road carried east from Minneapolis 1,367,792 barrels of flour, which was more than one-fifth of the total shipments and 455,112 barrels more than were handled by any other line. There have also been enormous shipments east of mill stuffs, live stock, wool, machinery and general merchandise. Traffic was augmented by new alliances and arrangements. At Mackinac connection is made with the Vanderbilt lines in Michigan; at Gladstone, Michigan, with lake vessels to the east or Michigan ports directly opposite. These new outlets to the east improved the general business of the line. At Gladstone enormous ore and coal docks were erected. The former has a capacity of 25,000 tons. Flour sheds with a storage capacity of 80,000 barrels and general docks and a transfer elevator completed the shipping and receiving facilities. As a result the "Soo" has built up a heavy trade for lake shipment and return carrying trade in coal which amounted in 1889 to 24,223 tons and of general merchandise of enormous weight. Gladstone is only about twice as far from Minneapolis as Duluth, but vessels coming there save the tedious trip through the St. Mary's river the delays in the canal and the voyage of 350 miles through Lake Superior. This enables vessels to make more frequent trips and freights are equalized. Gladstone has the best harbor on Lake Michigan.

Though first, last and all the time a Minneapolis road the "Soo" has very close relations with the Canadian Pacific and a large block of the stock is held in the interest of the Canadian company, which guarantees by endorsement four per cent. interest on the bonds. It is necessary that the road should be closely allied as the "Soo" is dependent upon the Canadian Pacific for its main eastern outlet and consequently for its efficiency as a Minneapolis carrier and rate maker.

The general offices and shops of the "Soo" are of course located at Minneapolis. The former occupy many rooms in the great Guaranty Loan building and the latter cover several acres of land in Northeast Minneapolis. A small army of men find local employment with the road and spend their money in Minneapolis. At the "Soo" shops about 350 men are employed. They receive in the vicinity of \$200,000 wages annually. The supply used by the road cut a large figure in

the business of Minneapolis merchants and manufacturers.

The "Soo" is a Minneapolis road built and managed by Minneapolis men for the benefit of this city, and the whole northwest, and deserves the support duly given it. The principal officers of the road are F. D. Underwood as general manager, and C. B. Hibbard as general passenger agent.



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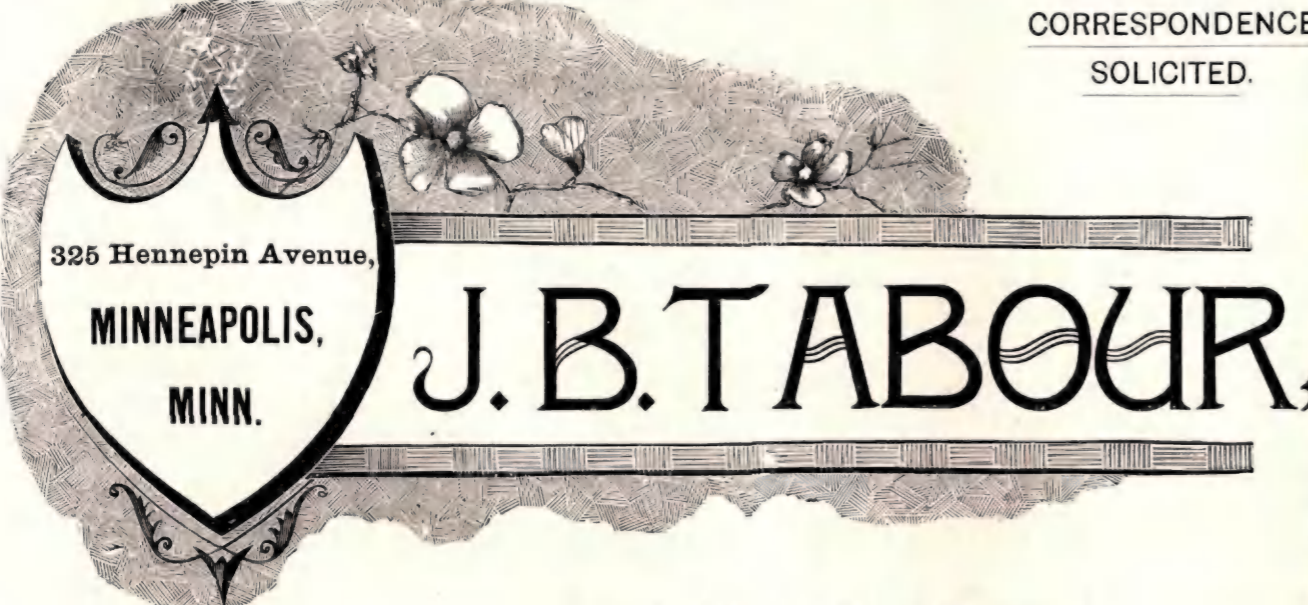
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GREAT NORTHERN RAILROAD.

Of the railroads centering at Minneapolis, which are the result of Northwestern enterprise and talent the Great Northern Railway easily takes the lead as to importance and extent of mileage. Its history also places it in the lead for the small beginning—an insignificant 10 miles of track between Minneapolis and St. Paul—was the first railroad to enter Minneapolis. The Minnesota & Pacific Railway company was chartered May 22, 1857 as a land grant road. Work was commenced but the company changed hands and became the St. Paul & Pacific before June 28, 1862, when the ten miles between Minneapolis and St. Paul was completed. Work west of Minneapolis progressed slowly. A line was completed to Anoka in January 1864 and to Sauk Rapids in 1867. In the same year the present Breckenridge division was commenced but was only completed to Howard Lake in 1868. For ten years the company struggled on with varying fortunes and in 1879 after a foreclosure of Mortgage the property and franchises were sold to the St. Paul, Minneapolis & Manitoba R. R. Co., of which Sir Geo. Stephen was president, R. B. Angus, vice-president and J. J. Hill, general manager. Mr. Hill was instrumental in forming the company and has been president for a number of years. Under his administration over 3,000 miles of new line has been built and the railroad has prospered abundantly. The Great Northern company was formed a year ago to consolidate the large interests of the St. P., M. & M. under one management and facilitate certain advantageous financial transactions.

The scope of the Great Northern railway can hardly be appreciated, without reference to a map and some knowledge of the country through which the numerous lines of the company passes west and northwest from Minneapolis, in Minnesota and North and South Dakota extends the great hard spring wheat belt. Nearly every part of this region is traversed by a main line or branch of the Great Northern. One great main line extends from Minneapolis along the west side of the Mississippi through St. Cloud, across the country through Fergus Falls and Barnesville to the Red River Valley, and north on the east side of the river through Crookston and St. Vincent, Minn., to Emerson, Manitoba where connection is made with the Canadian Pacific for Winnipeg and the points to the westward along the great Canadian trans-continental highway. Another division parallels the one already described, veering more to the west from Minneapolis, through Wilmar, Morris and Breckenridge, Minn., and from there branching, one line proceeding through Fargo and Grand Forks, North Dakota to Gretna, Manitoba, where another Canadian Pacific connection is made on the west side of the Red River. From Breckenridge another line inclines to the west, following up another tier of the great counties of North Dakota and passing through Casselton, Larrimore and Park River to Langdon. The company thus has three parallel lines through the fertile Red River Valley; and even parts of these are again paralleled by smaller branches. From Minneapolis, still another division follows the north or east bank of the Mississippi river, connecting with a branch known as the Eastern Minnesota which terminates at Duluth, giving the system its own lake outlet. A short division reaches Hutchinson by a direct route southwest from Minneapolis. From St. Cloud, through Willmar, there is an important line to Sioux Falls, S. Dak., and from points beyond Willmar are branches to Watertown and Huron and Ellendale and Aberdeen—all thriving South Dakota cities. The most important extension of the system was that from Crookston, Minn., westward through North Dakota and Montana to Great Falls, Mont., where, by connection with the Montana Central entrance into Helena was obtained and connection with the Pacific coast lines established. The "Manitoba" was already closely affiliated with the Canadian Pacific whose stockholders had a large interest in the line and was making through rates to the coast via Winnipeg and Vancouver, B. C. The Montana Central was leased and made a part of the system. From Minneapolis to Helena by this route is 1,160 miles; to Butte, 1,235 miles. Under the provisions of the recent consolidation of the St. P. M. & M. interests—effected Feb. 1, 1890—all the lines then operated were leased by the Great Northern for a term of 999 years, the new corporation assuming the funded debt and guaranteeing six per cent. per annum in gold on the \$20,000,000 stock. Another provision was that the St. P. M. & M. company should construct an extension to the Pacific coast which upon completion should become subject to the lease of the Great Northern. It is expected that this extension will be completed to Puget Sound at or near Seattle, Wash., prior to Jan. 1, 1893. A large portion of the route has already been located, leaving the present line near Assiniboine, Mont. and running nearly due west. An extremely favorable pass over the warm range of the Rocky mountains has been found for this line. It permits a maximum grade of 52.8 feet per mile on the eastern approach, and no tunnel will be necessary. The extension will be about 800 miles in length. When this extension is completed, the company will have a continuous rail line from Minneapolis to the Pacific coast, shorter than any existing trans-continental railway and with lower grades and less curvature.

At the present time the Great Northern system includes 3,425 miles of lines. By the time the Pacific extension is completed it is reasonable to suppose that the entire system will approximate 5,000 miles of railroad. As the Great Northern affords transportation facilities to a region whose products find a natural market in Minneapolis and whose people must look to Minneapolis as a main distributing center, every

mile of line constructed by the company adds to the prestige of the Flour City. As a feeder for the Minneapolis flouring industry and wheat traffic, the Great Northern is the leader of all roads centering here. In 1889 it brought to the city about 19,000,000 bushels of wheat. This was substantially half of the total receipts in the city and was more bushels than was received in any other city in the country. The line carries immense quantities of lumber, agricultural machinery and general merchandise from Minneapolis to country points. In Minneapolis the company has the best terminal facilities of any line, excepting perhaps the "Milwaukee" and will this season erect extensive new freight houses. The Union passenger station is all owned by the Great Northern, the other lines entering having leased the privileges. Between Minneapolis and St. Paul the Great Northern has a four track short line and derives a considerable income from the lease of track facilities to other lines.

The Great Northern is controlled in the northwest. All the important offices are vested in Minnesota men, and five out of the nine directors belong here. Jas. J. Hill of St. Paul, is president; W. P. Clough, vice-president, A. L. Mohler, general manager and W. W. Braden, late State Auditor, land commissioner. The directors are Jas. J. Hill, W. P. Clough, Edward Sawyer, and M. D. Giorer, of St. Paul, Samuel Hill, of Minneapolis, Sir Geo. A. Stephens and Sir Donald A. Smith of Montreal and George Bliss and J. Kennedy Tod, of New York. During the year ending June 30, 1890, the gross earnings of the road were \$9,492,079 and the operating expenses \$4,613,569, leaving net earning of \$4,878,490. At the close of the same fiscal year the road had 259 locomotives, passenger equipment of 224 cars and freight equipments of 8,299 cars.

MINNEAPOLIS & ST. LOUIS RAILWAY.

An entrance to Minneapolis is effected by the "Rock Island" system over the Minneapolis & St. Louis Railway. This railway originated in a charter granted by the legislature of the Territory of Minnesota on March 3, 1853, to the Minnesota Western Railroad Company, which was given authority to build from some point on the St. Croix river to St. Paul and St. Anthony and thence to the western boundary of the State. On May 27, 1870, the name of the corporation was changed by vote of the directors to Minneapolis & St. Louis, and the next year twenty-seven miles of road were built. The line was completed to Albert Lea, 108 miles, in November, 1877, and here connection was made with the Burlington, Cedar Rapids & Northern. Later the main line was continued south to Angus, Iowa, 259 miles from Minneapolis, and a western division from Minneapolis, 101 miles, to Morton, Minn., was constructed. From Morton to Watertown, Dakota, the Wisconsin, Minnesota & Pacific railroad company constructed a road which the Minneapolis & St. Louis leased. This gave it a through line of 223 miles from Minneapolis to Watertown. This part of the line is known as the Pacific Division. It passes through a fine farming country and brings a large trade to the city. The Wisconsin, Minnesota & Pacific also had a line from Red Wing on the Mississippi river to Mankato on the Minnesota river, which intersected the main line of the Minneapolis & St. Louis at Waterville, 65 miles south of Minneapolis. This line was also leased and is operated as a feeder. It gives the road direct access to the prosperous town of Mankato and the extensive quarries in the vicinity. Altogether the Minneapolis & St. Louis operates 570 miles of road. Making use of the charter privileges, the company built, in 1871, from Minneapolis to White Bear, and leased the twelve mile line to the St. Paul & Duluth. Entrance to St. Paul is secured by the Minneapolis & St. Louis through a lease of Northern Pacific track privileges. The Minneapolis & St. Louis road never had any land grant but received \$250,000 in bonds from the city of Minneapolis.

By means of its close alliance with the Chicago, Rock Island & Pacific system, the Minneapolis & St. Louis becomes a competing line to Chicago, St. Louis, Kansas City, and all western and southern points. On its main line its trains run through to Des Moines, Ia., a division of the main Rock Island system being tapped at Angus, the southern terminus, about forty miles from the Iowa capital. Along all its course the road passes through a fine agricultural country, but in Iowa suffers strong competition from the numerous lines to Chicago which cross it at right angles. Thus its north bound traffic from points south of Albert Lea is naturally lighter than the south bound traffic; for going south the road has the advantage of an enormous lumber carrying trade. In the year 1889 this line carried out of the city 51,230,000 feet of lumber, nearly one-third of the total shipments. It also gets a fair share of the general shipments from Minneapolis to the east. In traffic towards Minneapolis the M. & St. L. stood, in 1889, second in amount of machinery, first in brick, third in stone, second in hides and pelts, fourth in wheat, second in corn, first in oats, fifth in fruit, and third in dressed meats. From these items it will be seen that the road is an important factor in the railway system of Minneapolis. Though the longest route to Chicago, the line (which in connection with the B. C. R. & N. and Rock Island is known as the "Albert Lea" route) runs very fast trains and secures a good passenger traffic. The Pacific division skirts Lake Minnetonka and during the summer season a very heavy suburban passenger business is done between Minneapolis and the lake. In other ways the road benefits Minneapolis. Its general offices are located here and all supplies which can be economically purchased in Minneapolis come from local dealers and manufacturers. The shops of the company

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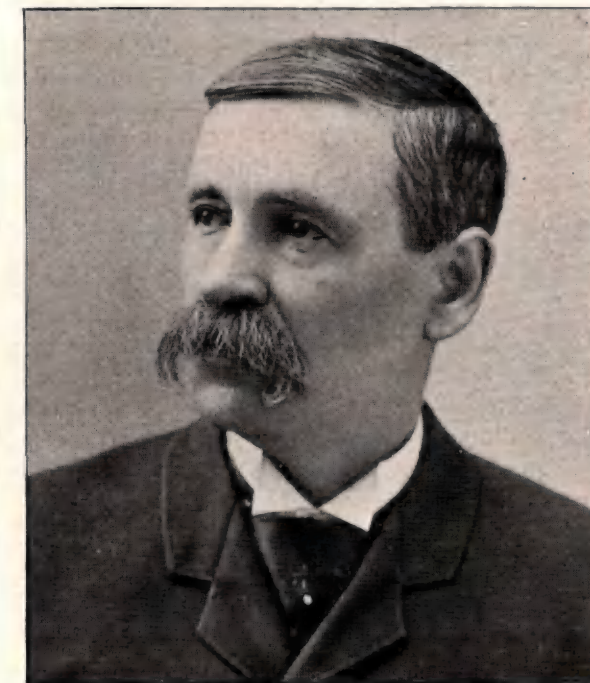
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THIRTY YEARS
EXPERIENCE.

are also situated in the city and employ with yard men—exclusive of the train men who are numerous—350 men, who receive upwards of \$200,000 in wages yearly. A large proportion of the engineers, conductors and brakemen, of course, make their homes in Minneapolis.

Financially, the Minneapolis & St. Louis has been in an unsatisfactory condition for several years. In January, 1888, the interest on equipment bonds could not be paid, and in June of the same year a foreclosure suit was instituted, and W. H. Truesdale, president of the road, was made receiver. Owing to the apparent dilatory tactics and neglect of some of the eastern bondholding interests the suit is still pending, and no plan of reorganization has been offered. This surprising attitude upon the part of those who would naturally be expected to want the road to be put in good condition as soon as possible, is handicapping it in every way. The present equipment of 2,122 pieces of rolling stock is wholly inadequate to handle the business offered, and the possible earnings are therefore materially curtailed. Notwithstanding its embarrassments the road is increasing its net earnings. For the year ending June 30, 1890, the gross earnings were \$1,507,124, the expenses \$1,001,950, leaving \$505,173 net; during the previous year the net earnings were \$332,960. This increase of earnings was effected without material increase of operating expenses. The M. & St. L. has excellent terminal facilities in Minneapolis. Its passenger and freight depots are on Fourth Avenue north, within four or five blocks of the heart of the business center.

CHICAGO, ST. PAUL & KANSAS CITY RAILWAY.

One of the most vigorous and prosperous of the newer railroads entering Minneapolis is the Chicago, St. Paul & Kansas City line, which was organized in 1886. The present system is the result of an amalgamation with the Minnesota and Northwestern of several lines in Iowa and Illinois. The old Minnesota & Northwestern was chartered in 1854, but no construction was ever attempted until the present management secured control. Mr. A. B. Stickney, the successful manager of a number of large enterprises, is responsible for the Kansas City Line, as it is popularly called. This route is one of the shortest of the Chicago lines, being only 431 miles. It enters Minneapolis from St. Paul by a lease from the Great Northern. South from St. Paul it passes through a very fertile and prosperous farming region in southern Minnesota and northeastern Iowa. In Chicago the line shares the fine Wisconsin Central terminals, and in Minneapolis uses the Union Passenger Station and owns its own yards and freight depots. Through trains to Chicago, and to Kansas City via St. Joseph, and through sleepers go to St. Louis. This line runs, in addition to Pullman sleepers, the Mann-Boudoir or apartment cars. A total mileage of 930 is credited to this line. Since its opening a few years ago its traffic has reached enormous proportions. It the year 1889 the road brought to Minneapolis nineteen million pounds of fruit—an amount nearly double the next road in rank, and over one-third of the total receipts of the city. During the same year eleven million pounds of dressed meats were hauled—over one-half the entire receipts in Minneapolis. The line ranked second in amount of wheat shipped east and south in 1889, second in lumber and fourth in live stock. In the year ending June 30, 1890, the Kansas City line earned in gross \$4,225,665, from which were paid the operating expenses, taxes, insurance, etc., amounting to \$3,265,885, leaving a net income of \$959,780. Interest and rentals were \$350,825, so that a surplus of \$608,955 remained. The officers of the road are as follows: A. B. Stickney, Chairman of Board, St. Paul, Minn.; John M. Egan, President, St. Paul, Minn.; C. W. Benson, Vice-President, St. Paul Minn.; Wm. Lewis Boyle, Vice-President and Transfer Agent, New York, N. Y.; W. B. Bend, Treasurer, St. Paul, Minn.; M. C. Woodruff, Secretary, Dubuque, Iowa; J. M. Egan, General Manager, St. Paul, Minn.; W. R. Busenbark, Traffic Manager, Chicago, Ills.

CHICAGO BURLINGTON & NORTHERN RAILROAD.

The "Burlington" system reaches Minneapolis and the Northwest over the Chicago, Burlington & Northern Railway, a line that was built along the east bank of the Mississippi in 1886. The company was organized in 1885 by Mr. A. E. Touzalin, who was its president until his death, a year or so ago. He was an old railroad man and had been first vice-president of the Chicago, Burlington & Quincy and the Atchison, Topeka & Santa Fe Railroads. There was, of course, a very close relationship between the new road and the "Burlington" but, unlike most of the roads in the system, the Northern was officered entirely independent of the main company and has always remained under a distinct corps of officials. The length of the road proper is about 360 miles. In connection with the "Burlington" it forms a route of about 420 miles to Chicago and is thus on a footing for close competition with the older roads. Unlike the older roads it runs for much of the distance through a comparatively undeveloped country and is thus enabled in case of rate disturbance to sacrifice profits on local business for the sake of securing through traffic and still conform to the requirements of the inter-state commerce law. The line early became a favorite with shippers of flour and wheat. In 1889, out of a total of 6,071,171 barrels of flour hauled away from Minneapolis, the Chicago, Burlington & Northern carried 912,680 barrels, being more than any other route except the "Soo" line. Through the powerful eastern connection of the Burlington system the "Northern" has

been a strong factor in keeping down rates and has thus been of great use to Minneapolis; as a developer of tributary country, the line has, as a matter of course, had little to do with the prosperity of the Flour City. Its route down the eastern bank of the Mississippi for 300 miles, is very picturesque and consequently popular with tourists. It is a road of easy gradients and consequently economical of operation. From its original staff of officers the Northern has graduated a number to more responsible positions elsewhere. Among these were W. H. Holcomb, the first general superintendent who left the road in 1888 to become first vice-president of the Union Pacific; general manager Geo. B. Harris, who is now second vice president of all the roads of the Burlington system (though also retaining connection with the Northern as vice-president); general freight agent W. B. Hamblin, now assistant general freight agent of the Burlington; and Geo. Hargreaves the purchasing agent who became acting general purchasing agent of the Burlington system. J. Murray Forbes, of Boston, is now president and treasurer of the Chicago, Burlington & Northern and John R. Hastings is general superintendent. He has been with the road from the beginning. The local success of the road in building up its Minneapolis trade is due largely to the efforts J. C. Howard, the assistant superintendent located at Minneapolis, and W. J. C. Kenyon, general passenger and freight agent who makes his headquarters at St. Paul. The trains of the Northern enter Minneapolis over the short line tracks of the Great Northern Railway.

THE ST. PAUL & DULUTH RAILWAY.

Though owned and managed entirely outside and independent of Minneapolis, the St. Paul & Duluth Railroad plays no small part in the commercial life of the city. It is the shortest as well as the oldest line to Lake Superior and enjoys a large traffic, especially in heavy goods during the season of navigation. The St. Paul & Duluth is the successor to the old Lake Superior & Mississippi River railroad, which was organized in 1861, but owing to a lack of financial support was built very slowly and was not opened to Duluth until 1869. Even then it found a light business. The Northwest was comparatively undeveloped; Minneapolis and St. Paul were still small towns and the country through which the road passed was unsettled and offered almost nothing in the way of local traffic. Not being able to meet its obligations a new company was organized in 1877, and the franchises and property were purchased under a foreclosure. By this deal the first mortgage bond holders were entitled to preferred stock and the second mortgage holders to common stock in the new concern to the full amount of their holdings. This proved a very favorable arrangement, as the time had about arrived when business was to reach such proportions as to make the road very profitable. Among the men who were prominent in getting the old road under way were Lyman Dayton, Wm. S. Barrow, Wm. Branch, Wm. Dawson, Sr., and James Smith, Jr. The latter is still a director. He was attorney for the old line from its organization to the foreclosure and secured the legislation for the original charter. Since the re-organization he has served three terms as president, and is still in official connection with the road. The principal officers of the St. Paul & Duluth Company at present are: president, R. S. Hayes, of New York; Vice-president and general solicitor, Wm. Bliss, of St. Paul; general manager, A. B. Plough, of St. Paul, secretary and treasurer, G. G. Haven, Jr., of New York; assistant general manager and chief engineer, L. S. Miller, of St. Paul. The main line of the road from St. Paul to Duluth is 155 miles in length. In addition there are owned branches aggregating 28.5 miles and leased lines aggregating 64.25 miles, the latter including the Minneapolis division of 13.5 miles. Passenger trains leave Minneapolis and St. Paul for Duluth almost simultaneously and are consolidated at a junction a few miles out. The gross earnings of the road for the year ending June 30, 1890, were \$1,410,527 and regular dividends are declared annually in spite of new competition and heavy expenses for improvements of road bed and equipment. During the last fiscal year 847,117 passengers and 953,748 tons of freight were carried. To show the value of the Minneapolis tariff, the St. Paul & Duluth railway a few figures are given as follows: out of 315,917 tons of freight carried north by the road last year, 122,211 tons or 38 per cent. originated in Minneapolis, while only 42,979 tons or 13 per cent. went from St. Paul. During the same period Minneapolis received 162,327 tons over the same road. The outgoing freight is largely flour and wheat; the incoming, coal, stone, lumber and general merchandise.

OTHER RAILROADS.

The absence of small roads reaching out from Minneapolis is significant. Nearly all the lines touching the city are trunk lines, or parts of extensive systems. There are, however, a few minor roads which have their place in the commercial system. One of these is the DULUTH, RED WING & SOUTHWESTERN. The Minneapolis & Eastern Railroad. The Minneapolis Stock Yards Belt Line, a road about 15 miles long extending from the main line of the Northern Pacific and is operated as a transfer road for handling stock and passenger trains between the two cities. The Minneapolis Western Railway Co., recently formed to facilitate business in the city and to overcome the excessive switching and terminal charges in handling the products of our mills.

ARCHITECTURE.

Ancient and modern architecture, while widely differing, have many things in common. The history and culture of the human race to its present high state of sanitary civilization, being easily traced and as plainly in its architecture as in its literature.

We build better than our fathers did and with a beauty and economy never so well before combined, with a practical use of all the space inclosed. The Doric, Ionic, Corinthian, Tuscan and Composite orders of architecture are not specifically inquired after by the architect's or builder's patrons of to-day, but he wants the points and features of one or more of them to be incorporated into his building; and if he is inclined to peculiar modifications of these great and original styles, he may ask for something after the Byzantine, Romanesque, Renaissance, or Gothic order; but the coming American may be left alone to his own judgment or fancy to improve on all past historical structures with an edifice of iron, papier-mache, and crystal moulded glass, into a diversity of designs, embodying the strength of the Egyptian, the fantastic ornamentations of the Assyrian, and successive curving roof eaves of the Chinese; with here and there the simple line of Indian temples, cut from solid rock, or stone pillars swelling in beautiful curves of springing arches and bubbling domes, such as the Moorish temple and palace builders and architects richly revelled in.

Surely, no former generation of men have had all materials at their command, as we of the present, and the result should be an architecture, as enduring as the pyramids and as graceful as the sylvan groves wrought by sweet nature's own master builders' hand. In architecture let us follow right ideas and principles, rather than set forms, and we shall avoid the stupid monotony characterizing so much of our city structures, and skillfully adopt our rural art to the natural surrounding landscape. Since the introduction of iron into architectural work, which is of comparatively recent date, and began with the use of iron girders in fireproof buildings in this country about fifty years since, much study of architects and attempts of builders have been given to that use of this most practical of all metals. Perhaps the Crystal Palace of New York, built for their world's fair was the most elaborate illustration ever made in this country of its possible service in this connection. Shortly after its destruction by fire, the American Institute published a series of reasons why iron should be put more frequently into architecture of large buildings:

1. Greater facility in representing architectural designs.
2. Great economy of wall space.
3. Economy in cost of foundation.
4. Economy and facility of moving and re-erecting.
5. Security against lightning.
6. Ease of ventilation.
7. Imperviousness to damp, decay, etc.
8. Durability of material.
9. Incombustibility.

The past year marks a very important epoch of our city history—and especially so in the architecture and erection of our numerous buildings. We have, during the past summer, entertained thousands of guests—great and small—from all parts of the country—some from foreign shores—all of which have lauded us as the largest and most beautiful city of the new-north-west, praised our beautiful buildings, especially remarking their fine architecture and solid looks. It has been a fortunate circumstance of the city that we have had some of the most brilliant architects to be found in any state, as their work on the fine buildings, handsome residences and numerous structures, show them to be. Let us see to it that the standard of public edifices and private dwellings in this community are exalted to truly represent the purest and most practical architecture possible in this age of improvements; and let the goodly city of Minneapolis, enjoying better facilities—natural and artificial—than any city in the Northwest, take up the line of example set in our finer buildings for all time, and by such eloquent object teaching, become the school-master of the advancing architectural eye. That we are on the right road there is none to deny, and that we have the material among our local architects for a still brighter genius of standard construction than any yet shown.

LONG & KEES by reason of the numerous prominent buildings in their charge is unquestionably the most prominent architectural firm in the city. Mr. Kees' first work of prominence in this city was on the Syndicate block—a structure universally commended for its architectural work. Mr. Long is an older resident than Mr. Kees and planned and built many of the older buildings, including the handsome Kasota block. Since the partnership was formed Messrs. Long & Kees have been architects for such fine buildings as the Public Library, Masonic Temple, Lumber Exchange, and new Court House. They have offices in the Kasota Block at the corner of Fourth and Hennepin.

The members of the firm of G. W. & F. D. ORFF, leading architects, are both natives of Bangor, Me., in which state they received their collegiate and technical education. In 1878 they located in Minneapolis,

and have since that time been actively engaged in their profession. Among the many buildings that have been erected under their supervision in Minneapolis are the Northwestern hospital, Mutual block, St. Charles hotel, Menage block and residences for A. B. Cole, Henry Balch, and many others. Some of their best work being done in other cities than their own shows that their work is appreciated in a substantial manner.

CHAS. S. SEDGWICK, ARCHITECT, came to Minneapolis, Minn., in March, 1884, from Binghamton, N. Y., where he had been in the employ of Isaac G. Perry, architect, for twelve years. During the last five years of his engagement with Mr. Perry, after that gentleman had been appointed capitol commissioner at Albany, N. Y., in charge of the completion of the state capitol and other state work, Mr. Sedgwick acted as Mr. Perry's assistant architect, and foreman of his work through New York state and Pennsylvania, supervising the construction of numerous public and private buildings, until the spring of 1884, when he severed his long connection with Mr. Perry, much to the regret of his old employer, with whom he still holds the closest friendship, and opened an office in Minneapolis in the Hurlburt block, afterward moving to the Collom block, where he still remains. Among his architectural works in the city are the Park Avenue Congregational church, Andrew Presbyterian church, Como Avenue church, Minneapolis Academy, residences costing \$25,000 and upward for J. E. Bell, Esq., Donald Kennedy, Esq., Geo. R. Newell, Esq., Judge J. M. Shaw, Wyman Elliot and others. His most important work in this city is the Y. M. C. A. building, now in process of erection, costing \$150,000. He has also built a number of costly residences, churches and public buildings in Ohio, Michigan, New York and Kansas and in neighboring cities of Minnesota since coming to Minneapolis, and has now in process of construction a fine residence in Cortland, N. Y., costing \$50,000; also a high school and residence in Arkansas City, Kans. His drawings and specifications are made with care and special attention is given to supervision to secure thorough and substantial construction.

ARCHITECT, HARRY W. JONES, was born in Schoolcraft, Michigan, in 1859. He received his education at Brown University of Providence, R. I., and at the Massachusetts Institute of Technology, in Boston. His schooling being completed, he entered as a student in his present profession, under the direction of the



HARRY W. JONES.

Photograph by BRUSH.

late H. H. Richardson, of Boston. Mr. Jones came to Minneapolis in 1883. Two years later he made an extensive tour, for study, through Europe, visiting all places of prominence. He has been actively engaged for the past few years at his profession in Minneapolis and among the prominent buildings in the "Flour City," which have been erected under his supervision and from his plans we will mention the National bank of Commerce, the Oakland, Kenilworth, Warwick and Kistler Flat Buildings, the Mission Tabernacle double houses for Fred B. and S. P. Snyder. Numerous residences, among which we will mention, those of H. E. Ladd, W. E. Haskell, Chester Simmons, J. A. Ridgway, Franc B. Daniels, A. S. Brooks. The houses at Washburn Park, the Club House for the Minnetonka Yacht Club and several cottages for summer residence at the lake. Being now just in the prime of life, Mr. Jones has, no doubt, a bright future before him. Although not active in politics, in 1890 he was nominated on the Republican ticket, as a member of the Park Commission. WM. CHANNING WHITNEY. Among the prominent architects of Minneapolis we must not omit to mention as particularly noteworthy Wm. Channing Whitney. This gentleman established his office here in 1877 and has had a successful continuance up to the present time. He has paid most of his attention to residence property and many fine dwellings, both in St. Paul and Minneapolis, have been erected from his plans. Prominent among those in this city are the following: John Edwards, John Crosby, W. H. Hinkle, C. J. Martin, W. H. Dunwoody, A. B. Barton, T. H. Peavey, A. B. Nettleton, E. A. Merrill, Clarkson Lindley, Samuel Hill, the Unity and the Second Universalist churches on the East Side, the Hinkle warehouse on Second street north, the Security warehouse on 1st St. N., and the Willis & Dunham and Dickinson Block on Nicollet ave., between 6th and 7th Streets, the New Minneapolis Club, and among lake residences of note are those of W. H. Dunwoody, H. J. Burton and E. J. Phelps as well as quite a number of others, both here and St. Paul, too numerous to mention. Mr. Whitney uses the greatest possible economy in his plans and as a result he has secured a large and lucrative patronage.

JAMES C. PLANT has been a practicing architect in the city since 1878, and has made a specialty of the designing of buildings for investment—particularly of apartment houses. He is probably the largest owner of this class of property in the city, and as owner, has had experience which is of the greatest value in his practice. The "Netley Corner," a handsome building at Second avenue S. and 13th street, belongs to him, and is the most complete building of the kind in the city. The Florence flats, another apartment house belonging to Mr. Plant, is a larger building and one of the most successful of down town flats. A fine engraving of the "Netley Corner" can be seen in this volume.

C. F. STRUCK, the architect, was born in Christiania, Norway, his father being German, and his mother of Norwegian birth, and studied architecture in his native town, and also in Copenhagen, under the direction of two of the most eminent artists in the places mentioned, has been a resident of this country



C. F. STRUCK.

Photograph by JACOBY.

tonka. In addition to the above partial list, C. F. Struck has designed and erected many other buildings both private and public, in the states of Michigan, Wisconsin and Minnesota.

WARREN H. HAYES, the architect of some of the handsomest structures in Minneapolis, has practiced his profession continuously since the year 1871, when he graduated from Cornell University where he received his professional education. The first ten years of his practice was in New York and the past nine years in Minneapolis where he has become thoroughly identified with the best architectural life of the city and has made a special reputation as a designer of fine churches. For eight years after coming here Mr. Hayes was located in the Hulbert building at 408 Nicollet Avenue. On the first of March, 1889, he removed to the Sykes block at 254 and 256 Hennepin Avenue, a building of which he was the architect and which is without question one of the best specimens of architectural design among its class in the city. The Sykes block has admirable interior arrangement and is fireproof throughout. Mr. Hayes was also architect of the Harrison block on Third Street, and of fifteen or twenty of the better churches in Minneapolis and St. Paul, including the new Centenary M. E. Church now in course of construction. All of the Hamlin University buildings and the Convent of the Good Shepherd in St. Paul were erected from his designs, as were Ormsby Hall at Lawrence University, Wis., the First Congregational church at the same place and the buildings of Tusculum College at Greenville, Tenn. Mr. Hayes has also erected some hundreds of other churches, school and mercantile buildings in various States from the Atlantic to the Pacific coasts.

FALLIS & BERRY commenced business about a year ago and have made a marked success in their line, that of mechanical, architectural, patent, perspective and other drawing, designing in ornamental wire work, decorative draughting and similar artistic work. They have also done satisfactory work in platting real estate. Aside from the ordinary methods of blue printing, which they carry on successfully, the firm has also recently instituted a new process of duplicating drawings in their original colors which is giving great satisfaction. The firm is composed of A. C. Berry and C. R. Fallis, both having an extended experience in their line. Their work can be relied upon in every respect. They occupy commodious quarters at 801 Lumber Exchange.

CIVIL ENGINEERS.

Among the brightest Civil Engineers of Minneapolis are Carr and Smith, doing business at 501 Wright Block.

MR. CARR is a graduate of the Massachusetts Institute of Technology at Boston, and also of the State College at Amherst, and was in 1884 Instructor of Engineering at the University of Minnesota.

MR. SMITH has also had a thorough technical education, while the experience of both in railway and city work has been extensive, and the ability and accuracy with which they carry out their plans has won for them the reputation of being most careful and reliable engineers. They do a general engineering and surveying business, in railway, sewerage, water and city work, etc., and give especial attention to park designing, their latest work in this line—Half Moon Island Park, at Eau Claire, Wisconsin—the plan for which they have but recently completed, will be one of the most beautiful in the country, the natural advantages of the location being fully developed and enhanced by winding drives, boulevards, artificial lakes, fountains, etc.

Messrs. Carr & Smith have during the past season had charge of the engineering work of the Minneapolis Street Railway Co., which between May 1st and October 1st built eighty miles of electric road.

FRANK H. NUTTER, civil and landscape engineer, has been a resident of this city for the past twelve years, during which time he has, in the practice of his profession, been intimately connected with many of the features of its wonderful growth. For a period of nine years he was a member of the firm of Nutter & Plummer and many of the largest buildings of this city, including the Syndicate Block, West Hotel and U. S. Government Building, were erected from their surveys. Mr. Nutter has been engaged in the profession alone for the past two years, and can still be found in the office of the old firm, where he originally located upon his arrival in Minneapolis, room 14, Richards Block, corner of Washington and Hennepin avenues.

Although engaged in the various branches of civil engineering, he makes a specialty of landscape engineering, having had extensive experience in that line, both here and in the East. He has been engaged with the Board of Park Commissioners of this city as their engineer since the organization of that body in 1882, and in addition to his park work has designed and laid out some of the most popular and attractive residence portions of our city, among which may be mentioned Kenwood, Oak Park and Forest Heights. Mr. Nutter is now prepared to execute work in this line including the laying out of property, in large or small areas for residence purposes, parks, cemeteries, or improvements in the way of grading or draining in any locality.

COOLEY & THORPE, civil engineers and surveyors. The senior member of this firm became a resident of Minneapolis more than a quarter of a century ago and entered the engineering service in 1864 as an employe of the engineering department of the St. P. & P. railway (now the Great Northern railway.) In 1868 a copartnership was formed with Franklin Cook, under the firm name of Cook & Cooley, which was dissolved one year later. Several other changes in the firm were made up to January 1st, 1890, yet Mr. Cooley was at the head of the firm during all of these changes. On the last date mentioned Mr. Clayton M. Thorpe, who for many years was an assistant in the house, was admitted as a partner and the firm name accordingly changed to its present style, Cooley & Thorpe. This office has had charge of many engineering works of importance in Minnesota and the Northwest, and through its surveying department has platted large tracts of the present city of Minneapolis as well as a large number of town sites and villages in Minnesota and the Northwest.

OLAF HOFF, civil engineer, came to this city from the East in 1885 and established an office as consulting engineer of the Shiffler Bridge Company of Pittsburgh, Pa. The Shiffler company put its northwestern business in his charge and he also entered upon a general business as bridge engineer and designer of all kinds of wooden, stone, steel and iron structures.

Mr. Hoff was formerly connected with the Keystone Bridge Company and the Mexican Central Railway Company, and has over twelve years' experience as a civil engineer. In 1885 he was elected a member of the American Society of Civil Engineers. Since coming to Minneapolis, he has designed and built most of the bridges on the lines of the C., St. P. & K. C. R'y. Co., and has also contracted for work on the Northern Pacific and the Duluth & Winnipeg railways. He has lately designed the iron-work for the Metropolitan Opera House at St. Paul, which is one of the most fireproof, substantial and elegant theatres in the country. All the iron and steel in this building was furnished by the Shiffler Bridge Co. Mr. Hoff has also just designed a 300 ft. draw-bridge for the city of Superior, Wis., and also a large bridge across Fox river at the city of Oshkosh, Wis.

P. M. DAHL is a native of Norway and came to Minneapolis in 1881. The first three years as resident of this country he was employed by civil engineers of this city, when in 1884 he formed a partnership with Mr. Libby under the firm name of Libby & Dahl. In 1886 Mr. Dahl was elected as county surveyor and in the last five years he has resurveyed the entire county, erecting monument stones at the corner of each section. He has put in about 3,000 of these stones altogether. Mr. Dahl also platted 72 towns on the Soo road, extending a distance of 700 miles.

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CLEMENT C. SMITH.

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C. M. THORPE.

COOLEY & THORPE,

Civil Engineers and Surveyors,

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Minneapolis.

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Architect,

New York Life Building.

Minneapolis.

WARREN H. HAYS,

Architect,

704-5-6 Sykes Block.

Minneapolis.

HARRY W. JONES,

Architect,

Lumber Exchange.

Minneapolis.

GEORGE W. & F. D. ORFF,

Architects,

Lumber Exchange,
Cor. Hennepin Ave. and Fifth St. Minneapolis.

LONG & KEES,

Architects,

Kasota Block.

Minneapolis.

W. CHANNING WHITNEY

Architect,

Minneapolis, - - Minnesota.

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Barnes' Patent Foot, Hand and Steam Power Machinery.*The largest and most complete stock in the Northwest, and many articles not carried elsewhere.
This house furnished the Hardware for the following buildings illustrated in this Souvenir:GUARANTY LOAN BUILDING, PUBLIC LIBRARY,
RESIDENCE OF S. C. GALE, NETLEY CORNERS,
NATIONAL BANK OF COMMERCE, JOURNAL BUILDING,
LOAN AND TRUST BUILDING, WEST HOTEL,
SYNDICATE BLOCK.**Estimates Made from Plans.***Northwestern Heating
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SUCCESSORS TO SAXTON & PHILLIPS.

FURNACE, STEAM AND HOT WATER
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SHEEP PELTS,****WOOL, TALLOW,
Ginseng and Seneca Root.****Jas. McMillan & Co.**
PROPRIETORS OF THE
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200 to 212 First Avenue North,

**SHEEP PELTS
—AND—
FURS
A SPECIALTY.**

References by Permission:

Security Bank of Minnesota, Minneapolis.
Ft. Dearborn National Bank, Chicago, Ill.
Montana National Bank, Helena, Montana.
First National Bank, Great Falls, Mont.
First National Bank, Spokane Falls, Wash.
First National Bank, Lincoln, Neb.**Minneapolis, Minn.**

THE RECORD OF BUILDING.

The building record in Minneapolis is one of which every citizen should be proud. For several years the total has approximated each year a round ten millions of dollars. The building record for the decade is as follows:

Year.	Number	Cost.
1880.....	628	\$2,080,660
1881.....	1,988	5,434,233
1882.....	2,631	9,133,125
1883.....	3,369	10,533,000
1884.....	2,516	9,114,624
1885.....	3,605	9,144,909
1886.....	4,301	11,707,202
1887.....	4,620	12,524,206
1888.....	4,339	15,033,071
1890.....		12,635,074

The actual cost of building always overruns the estimates, the proportion ranging from ten to one hundred per cent. Probably the average would be fully twenty-five per cent. We are, therefore, fairly entitled to add several millions to the above totals. Comparing Minneapolis with other cities for 1888 we find that in number and cost of buildings this city goes far ahead of Kansas City, St. Paul, Cleveland, Washington and Denver with nearly treble the figures of Omaha for that year. In number of permits our city exceeded even New York City and was close to Chicago. As to value of buildings, Minneapolis held sixth place and in 1888 and in 1889 followed next after New York, Boston, Philadelphia, Brooklyn and Chicago in the order named. The record for 1890 will again show Minneapolis in the lead of all other Western cities as to building and general improvements. The building permits for the first nine months of 1890 are as follows:

	No. Permits.	Estimated Cost.		No. Permits.	Estimated Cost.
January.....	111	\$ 205,955	June.....	324	\$ 591,010
February.....	178	211,710	July.....	328	893,150
March.....	304	746,755	August.....	271	544,125
April.....	564	1,019,445	September.....	353	654,905
May.....	440	1,193,868			

H. N. LEIGHTON & Co., Contractors and Builders. Probably no firm in the Northwest are better or more favorably known to real estate men, capitalists or the general business public than H. N. Leighton & Co. This firm have been awarded contracts for the erection of a great many of our most prominent structures. Their latest achievement being in successfully completing the Northwestern Guaranty Loan Company's elegant twelve story office building, which is conceded to stand without a superior in the country. This master-piece of workmanship will stand as a monument to the memory of its builders for centuries to come. Leighton & Co. also erected the Sidle Block, Skiles & Lindly Block, Exposition Building, Barber Block, Union Block, Linen Mill, Kasota Block and others too numerous to mention. Among the private residences erected by this firm we will mention the interior work of S. C. Gale's residence, which has undoubtedly the finest finished interior of any residence in the Northwest; also one for A. F. Gale, E. J. Phelps, D. C. Bell, S. S. Linton, F. V. Haven, W. H. Lauderdale, Fred Kees, F. B. Long and the Pilgrim Church, while they have among other properties under contract, a new edifice for Centenary Church, to cost \$140,000. H. N. Leighton & Co. enjoy the reputation of being prompt and accurate business men.

JOSEPH CONGDON, a prominent contractor and builder of Minneapolis, has office quarters at 120 South Fourth street. He has resided in Minneapolis for some years and has become known as a live contractor who knows how to get and handle business. He enjoys the confidence of business men generally; they entrust him with some of the finest work there is to be done in the city, and Mr. Congdon has been very successful in satisfying all demands upon his skill. During the past year he has built the new building of the Pillsbury Academy at Owatonna, a gift from Hon. George A. Pillsbury of Minneapolis, and costing \$50,000. He also erected the handsome stone receiving vault at Lakewood cemetery at a cost of about \$25,000. Among the fine residences which Mr. Congdon has built during the season of 1890 are those of Messrs W. J. Bishop, Geo. A. Hansen, and J. A. Kennedy. He put up a beautiful cottage at Lake Minnetonka for Mrs. Eva M. Kieth, and built Mr. Lucian Swift, Jr.'s handsome home on Clifton Avenue. During the season Mr. Congdon built the Russell block on First Avenue north, which is now occupied by the Frisk, Turner Co. This building—a substantial five story structure intended for manufacturing clothing—was completed in the unprecedented time of five weeks from the breaking up of ground. Among other buildings erected by Mr. Congdon are the McMillan block on First Avenue north, the block erected for Messrs Wetmore and McMillan on north Second Street, a block for Mrs. J. W. Field, one for M. D. Ridgway, and many other minor buildings under contract.

The firm of JAMES BAXTER & SON, proprietors of the Ortonville red granite quarries, occupies a pleasant office at 503 Kasota building, at the corner of Fourth Street and Hennepin Avenue. In the quarries controlled by this firm is found one of the most valuable building materials accessible to Minneapolis. Their



JAMES BAXTER

Photograph by BRUSH.

property covers 87 acres at Ortonville, Big Stone County, Minnesota. It is equipped with the necessary machinery and has abundant railroad facilities. The granite is of very fine quality, of a bright, warm red color, and is susceptible of a high polish. It seems to be admirably adapted for any purpose for which granite is suitable. For building, monumental work or the more humble destiny of street paving it serves equally well. This granite has attracted very wide attention from geologists and the following statement from Prof. C. W. Hall of the United States Geological Survey shows the estimate of the stone by a high authority:

"The texture of this Ortonville granite is of that medium degree of coarseness which adapts it admirably to the many uses in large structures to which a granite may be put. The color is bright and cheerful and very uniform over large areas, and the mineral composition is such as to insure a perfect finish or a beautiful polish. The freshness of the rock, the absence of lamination and the adhesion of the several mineral constituents combine to make a granite of such solidity as to render a determination of its power to resist crushing entirely unnecessary for all ordinary purposes.

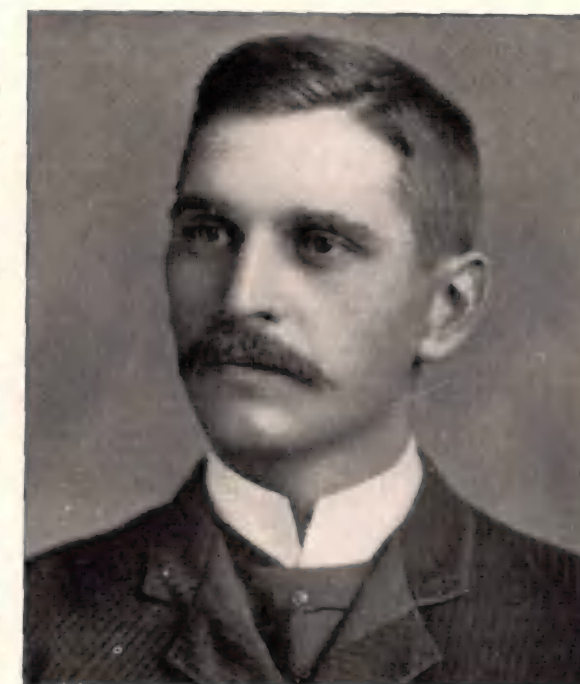
Two other points remain to be noted, and these are points of genuine practical interest: First—The rock is free from iron pyrites and thus free from liability to rust and discoloration when used for outside work; and secondly, the ledges are so free from seams that blocks of enormous size and without a flaw can be quarried." C. W. HALL, U. S. Geological Survey.

Of the same granite, Prof. N. H. Winchell, State Geologist wrote:

"The quarry at Ortonville contains a reddish homogeneous granite consisting mainly of quartz and feldspar, suitable for all building and most ornamental purposes and will be readily introduced in all the markets of the State and the Northwest as soon as its excellent qualities become known. You can quote me for authority for unlimited endorsement and approval, based on what I know of the granites of the Minnesota valley, and of the State."

Since Prof. Winchell's writing his prediction has come to pass as the qualities of the Ortonville granite are now known and it has been readily introduced in all the markets of the State and Northwest. Messrs. Baxter & Son are supplying it in large quantities for buildings, bridge work and miscellaneous purposes. A large amount has been used for the basement of the new Court House and City Hall in Minneapolis and should the entire building be made of granite, the Ortonville product will undoubtedly be used. The objection to granite in its various uses on the score of cost has been largely removed in Minneapolis by the introduction of the Ortonville stone. Baxter & Son's facilities enabling them to supply it at reasonable figures.

James Baxter, the senior member of the firm, is a native of England. In 1852 he came to America and in 1855 to Minneapolis. He was a mason by trade and finding little encouragement, in the then frontier



WILLIAM BAXTER.

Photograph by BRUSH.

village, he went to Indiana after a few years and remained till 1865, when he returned to Minneapolis. He has since been prominently identified with the building interests of the city. In his business as a contractor and builder in stone work he has built the foundations of the West hotel, a number of the great flour mills, of Senator W. D. Washburn's residence and lastly those of the great Guaranty Loan building. William Baxter, the son, was born in Indiana in 1862 and was raised in his father's business with which he is thoroughly familiar. He received his education in the public schools. He is an active young business man and makes it lively for his competitors.

The firm of JAS. CARLISLE & SONS has an extensive business in contracting and building and is an old established Minneapolis business concern. The members of the firm are James Carlisle, Lewis C. Carlisle and Horace J. Carlisle. They are better equipped than most builders for getting out work rapidly and making close figures as they own and operate their own factory and manufacture all kinds of sash, doors, blinds, interior finishings and general mill work. This factory is on Nicollet Island and has the advantage of cheap water power from the Falls of St. Anthony. By strict attention to business and honorable dealing Messrs. Carlisle & Sons have built up a fine trade. They have erected countless buildings in Minneapolis and besides have branched out into the country, making a specialty of railroad buildings, such as stations, fuel sheds, round houses, depots and warehouses. Among the prominent buildings put up by Carlisle & Sons are the State Reformatory and the First National Bank building at St. Cloud, Minn. They now have under contract the Andrew Presbyterian church at Eighth Avenue Southeast and Fourth street and the

Young Men's Christian Association building, corner Tenth street and Mary Place, Minneapolis, James Lugsdin's handsome residence at Kenwood and Dr. J. S. Elliott's \$20,000 residence at Santa Monica, Cal. For the latter building they manufactured and shipped from Minneapolis the entire interior hardwood finishings. The firm has built a great many railroad buildings throughout Minnesota, the Dakotas, Wisconsin and Illinois.

HENRY DOWNS, senior member, H. Downs & Son, was born at Sheffield, Yorkshire, England, 1837. Came to America 1850, settled at St. Louis. In 1854 with his father and five brothers he came to Minnesota and settled on a farm near Lake Calhoun. He afterwards moved to St. Paul and worked at the trade of mason. Later, he moved to St. Peter and was for 13 years superintendent of construction of State Hospitals. He was in the army four years, serving in Company K, 8th Minnesota as Orderly Sergeant. He returned to Minneapolis in 1878 and has since followed contracting and building. He represented the 29th district in the State Legislature for two consecutive terms.

FRANK W. DOWNS is the junior member of the firm. A young man of good business and general ability. The buildings erected by this firm are the Lumber

Exchange, First Baptist Church, McNair residence and the new Y. M. C. A. building. They also put in the foundations of the Public Library, Tribune, Journal, New Centenary Church, &c., &c. This firm has always been noted for good, solid, thorough work and enjoys a deservedly high reputation in Minneapolis.

HERBERT CHALKER, cut stone contractor, has been identified with the period of the greatest development of building improvements in Minneapolis and has done the stone work on some of the finest public buildings and residences in the city. His business career in Minneapolis dates from 1879. In the eleven years of work he has established a reputation as an energetic and reliable business man and a master of his trade. He now operates a stone cutting mill at Laurel and Dupont Avenues where a full equipment of machinery enables him to supply finished stone on short notice. At the same place is his stone yard in which he carries a full stock of all kinds of stone. Mr. Chalker has in his employ about sixty men. Among the prominent buildings which he has done the stone work are the following: Minneapolis Public Library, Masonic Temple, Globe Building, Lumber Exchange, Bank of Commerce, Rochester Block, Oneida Block, JOURNAL building, First Baptist Church and the fine residence of Mr. Wm. L. Woolford. After such a list it is almost needless to add that Mr. Chalker has a high reputation for good work and close figuring. He has been especially successful in capturing contracts for which proposals were asked and he always maintains a high grade of workmanship.



FRANK W. DOWNS.

Photograph by JACOBY.

WM. F. VANVORIS, President and General Manager of the Minnesota Stone Co., was born in New York State, some fifty years ago. He has been identified with the "stone" and building business for the past 30 years and is therefore thoroughly qualified for whatever may be entrusted to him in this direction. He is president of the Cut Stone Contractors Association of this city.



WM. T. VAN VORIS.

Photograph by MILLER.

He came to Minneapolis in 1884, in the interests of the Minnesota Stone Co., for the purpose of introducing the Ulster Co. (N. Y.) Blue stone for sidewalk purposes and for the first two years thereafter transported large quantities of the same to this city and St. Paul, but in consequence of the excessive freight and the cheapness of manufactured cement walk he was unable to hold the trade, therefore for the past five years has devoted his energies to the cut stone and building business. Prominent among the buildings built by the Minnesota Stone Co., under his management are the for Immanuel Baptist Church, the Kennedy residence on Park Ave., the Russell block on Fifth Street the granite basement of the new Postoffice, the Wolff & McCormack block cor. 3d Ave, North and 3d st., the Wright block at 322 Hennepin Ave., of which he built basement. Also brick and stone complete of superstructure. Also the substructure of Franklin Ave. Bridge and Lyndale Ave. Bridge (over R. R. tracks,) and is at present engaged with the 15th Ave. S. E. viaduct under the Great Northern Ry. tracks and the masonry of the Cedar Ave. Bridge over Minnesota river. Also with the erection of Centenary M. E. Church, cor. Grant St., and 1st Ave. So., for which he has the entire contract for brick and stone work. Among the buildings erected by him is the elegant McKnight residence on Vine Place, now owned and occupied by Geo. R. Newell, and many others might be mentioned. Mr. Van Voris is a gentleman of ability and character, and is noted as straightforward in his manner of dealing with all who have done business with him.

J. H. McCLAY, Builder, located at 616 Masonic Temple, has been engaged in business in Minneapolis since 1883. During the last seven years he has built 107 buildings, aggregating a cost of nearly \$2,000,000. Having made a specialty of fine residences and churches, we might mention the Holy Rosary church and convent at Eighteenth Avenue and Twenty-fourth Street South, the Park Avenue Congregational church, the R. B. Langdon block and Henry & Balch's two buildings, Second Avenue North and Third Street, the Century and Tribune buildings, First Avenue South and Fourth Street. Mr. McClay has now under construction the \$40,000 residence of O. C. Wyman, corner Park Avenue and Twenty-fifth Street. With an established reputation and an ample capital, Mr. McClay can look forward with every degree of certainty to a prosperous coming year.

GEO. H. COOK, contractor, is a native of the State of Maine and came to Minneapolis in 1880. The first eight years of his residence here he was foreman for C. B. Moses, and has been contractor for himself a little over two years. He was Superintendent of Construction of the Corn Exchange, Kennedy's residence, the Victoria Hotel, and ten public school buildings. Mr. Cook, in 1890, built a pulp mill at Little Falls for the Hennepin County Paper Co., which is one of the finest mills of its kind in the country, and was exclusively Mr. Cook's work.



J. H. McCLAY.

Photograph by BRUSH.

MESSRS. RING & TOBIN have been long connected together in bridge work and heavy masonry. They are the proprietors of the extensive Kettle River Sandstone quarries at Sandstone, Minn., and have furnished stone for several bridges and the following buildings: University at Minneapolis, sub-basement of new City Hall and Court House, Holy Rosary Catholic Church, residence of F. W. Forman on Park ave., warehouse on 3d ave. N., bet. 3d and 4th st., High School at Duluth, Trade and Commerce building and a bridge at West Superior, and for bridge work along the line of the Great Northern Line, bridges on the Red River of the North, at Cincinnati, Ohio, Rock Island, Ills., Lincoln, Neb., etc. In fact their stone and work goes all over the great Northwest. The cities of Minneapolis, Duluth and West Superior are using their stone principally for curbing as it comes next to granite for strength and durability. Their quarry has been open three years and they employ over 300 men at their quarry and the stone can be quarried the year around, winter as well as summer, the frost or weather has no effect on it whatever. In connection with their quarry they run a diamond saw mill with numerous gangs of shop saws. The face of the quarry is over $1\frac{1}{2}$ miles already opened and to a depth of 125 feet showing an unexhaustible quantity of it. It is situated on the line of the Eastern R'y of Minnesota and they have ample facilities of trackage to load fifty cars per day in the quarry. Almost invariably, any one who uses this stone once uses it again. It is the coming stone of the Northwest and this country. Their output this season has been over 8,000 cars. Messrs. Ring & Tobin are enterprising and successful citizens of Minneapolis who are entitled to a front rank among those who build-up cities and communities substantially and solidly.

FORSTER & SMITH, Contractors. This partnership was formed in 1883, and since that time they have done some of the best work that has been done in Minnesota. They are now building the Willis and Dunham, and Dickinson Bazaar blocks, and among other fine buildings that are completed are the following: B. S. Bull's residence; Dania Hall; a five story apartment house for L. F. Menage; Locke Hotel and Pierre National Bank, of Pierre, South Dakota; the Morrison County Court House, and the Agricultural Station buildings on the State farm. In Minneapolis alone they have erected over 150 buildings and have under contract a great many more.

HEWSON-HERZOG SUPPLY CO., Builder's Supplies. The large number of new buildings erected in Minneapolis during the year just past taxed the dealers in builder's supplies to their utmost to meet the heavy demands made upon them for supplies of various kinds. Probably no firm in the Northwest were better prepared to promptly supply these demands than the Hewson-Herzog Supply Co. This firm are Northwestern agents for, and carry a heavy stock of the productions of the St. Louis Hydraulic-Press Brick Co., also the St. Louis Union Pressed Brick Works, two companies who enjoy the reputation of producing a class of bricks for fine fronts, superior by far, to all others now on the market. The firm also carry in stock every article in their line used for building purposes. Among the many buildings for which they have furnished the most material we will mention the grand structure—the The New York Life Insurance Company's property, opposite of the illustration of which, will be found their advertisement. The gentlemen composing the Hewson-Herzog Supply Co., are energetic, reliable and responsible and all orders entrusted to them will be executed with promptness. Their address is 307 Hennepin Avenue.

GEORGE W. TURNBULL, a prominent dealer in building material, has enjoyed a prosperous year during 1890 and anticipates a much larger one during the present year, from the time the building season opens until it closes. On January 1st he added to his stock the well known brands of cement and lime, both foreign and domestic, since which time he has been prepared to furnish the same in any quantity desired. Mr. Turnbull can also furnish the following building stone: Granite, Bedford, Brown Stone, Kettle River and Red Wing, all of which he handles direct from the quarries and at the lowest possible figures. These additions, together with his specialties and general supplies of building materials, places Mr. Geo. W. Turnbull, of 323 Hennepin avenue, upon an equal footing with any house engaged in the same line. He will gladly furnish estimates on heavy masonry of all kinds, especially, bridge work.

HOUSTON & HARRIS, wholesale dealers in building materials, are the pioneers in their line in Minneapolis. The firm is now in its eighth year of a prosperous and growing business. Starting in the first place as agents for eastern manufacturers, by energy and enterprise these gentlemen have built themselves up to an assured position as dealers, and now rank as one of the most reliable and pushing houses in their line in the northwest. They maintain branch houses in St. Paul and Duluth. This firm now makes a specialty of Building Papers and Roofing Materials, of which it carries a large stock here. The concern has lately moved into the two corner stores in the new Henry Balch building, corner Second Avenue north and Third Street, in order to secure the room needed for its increasing business. In connection with their business as dealers, Messrs. Houston & Harris still retain the northwestern agency for the Chicago Anderson Pressed Brick Co., Perth Amboy Terra Cotta Co., Cabot's Creosote Shingle Stains, French's Peerless Mortar Color, Pittsburgh Mineral Wool Co., Pottsville Iron & Steel Co., Clinton Wire Works Co., and J. C. Ewart & Co. Roofing Tiles. Most of the prominent business blocks and fine private residences built here during the last eight years have one or more materials furnished by this firm. Among many may be mentioned the pressed and ornamental bricks in the Union Passenger Station, Chute block, Weil block, Henry &

Balch blocks, Geo. R. Newell's wholesale warehouse, Hamlin block, Kalkoff block, Travis block, Port block, Janney Bros. store, old Tribune building, Oneida block, besides several tenement rows and private residences. This firm is also furnishing the structural iron work from the Pottsville Iron & Steel Co.'s mills for the new Young Men's Christian Association building at Tenth Street and Mary place, and the pink quartzite stone in the new Centenary M. E. Church at the corner of First Avenue south and Grant street. This firm was also the first to introduce into use in the northwest the better grades of building papers, such as the rosin sized and manilla grades, the use of which is rapidly superceding the old tarred felt and straw board for sheathing purposes as a far better and no more expensive article for this purpose. For the last three years Messrs. Houston & Harris' trade has extended west over the line of the Northern Pacific to the Pacific slope, and during the summer of 1890 they furnished a great deal of material for rebuilding the burned city of Spokane Falls, in Washington. This is the firm that shipped last June the solid train of twenty-four cars of brick and terra cotta, which went through to Spokane Falls without change, being the largest single shipment ever made direct from the Twin Cities at any one time by any firm in any line.

THE TWIN CITY LIME AND CEMENT COMPANY began business nine years ago as a private firm under the control of Mr. Henry L. Braesch, the present manager of the Minneapolis business. Since that time the development of the business has been enormous and the scope and field of the concern has been materially enlarged. Offices are now maintained at 205 First Avenue south, Minneapolis, and 156 east Third Street, St. Paul. There are warehouses at 1501 First Avenue north and 1125 south Fourth Street, Minneapolis, and extensive lime works are located on Barnes' Bluff at Red Wing, Minn. The company is regularly incorporated with F. J. Linne, of Red Wing, as president, S. P. Spates, of St. Paul, as vice-president, and H. L. Braesch, of Minneapolis, as secretary. It has a large capital and is doing an extensive business in building materials as a result of the fair dealing, promptness and energy which has characterized the management of the business from the beginning. The firm enjoys the confidence of the contractors and builders of the city and state. An evidence of the prodigious dimensions which the business has assumed, it may be stated that during the past year the firm has handled, in Minneapolis alone, over 1,200 car loads of the various materials which enters into its trade. This material makes an aggregate of thirty-six million pounds—all in one city during one season. As the St. Paul business was about the same, a total is secured of nearly 2,400 car loads of freight sold by the concern in the two cities in one year, and as this indicates a value of not less than \$250,000 it may be seen that the firm is doing a very satisfactory business. The company has acquired by negotiation within the last year the extensive quarries of lime rock on Barnes' Bluff at Red Wing, Minn., amounting in all to more than 50 acres, and comprising the largest deposit of lime stone in the Northwest. This is the quarry from which, for many years, has been manufactured and shipped the famous Red Wing Brown Lime, noted, wherever used, for great strength, uniformity and durability, and forming a mortar that increases in strength as it grows in age.

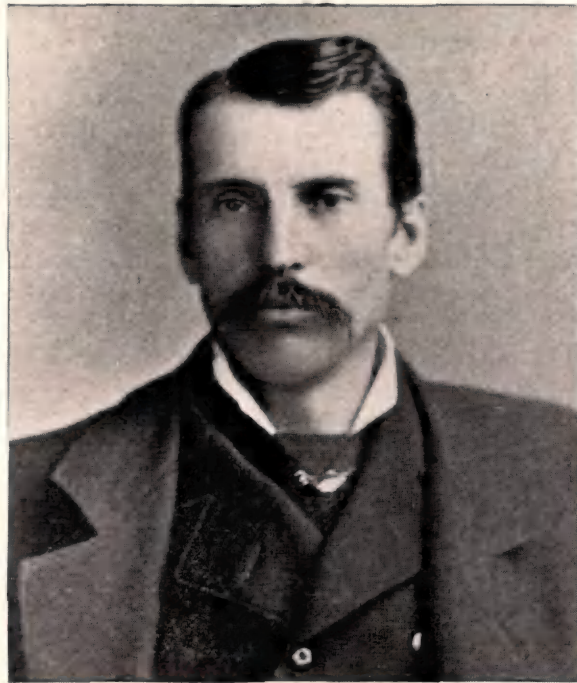
At its Red Wing works the company has a capacity for the manufacture of from 400 to 500 barrels of lime per day, and many times in the past season the kilns have been taxed to their utmost capacity to keep pace with the demand. The "Twin City" is also exclusive agent for the "Sheboygan White Lime," for more than forty years the "Standard" white lime of the northwest for plastering purposes. It has been used in a very large number of buildings and gives universal satisfaction. The company is also special agent for Louisville Cement of all brands. These goods have an established reputation for strength and excellence in all the qualities of good hydraulic cement. Among other brands of cement which the concern carries in stock at its warehouses are the "Hemmoor Portland," the "Hercules," imported, and the "Enterprise" American Portland—all brands which give satisfaction. Of other domestic cements the company is sole agents for the "Mankato" (Minnesota) cement, which by test in the Minneapolis City Cement Inspectors office during the past season, was shown to be as good as any in the market. The Milwaukee Cement Company's hydraulic cement, and the Cream City Cement Company's goods are also handled by the "Twin City" as agents. Of the many other goods carried in stock, the following are the principal: Christy St. Louis fire brick; Evans & Howard St. Louis fire brick; "A. W." fire brick; Evans & Howard and Monmouth sewer pipe; cupola blocks; farm drain tile; St. Louis, Austin, La Salle and Tiffany pressed brick; common brick; "Hematite" and "Brilliant" mortar colors; all kinds of terra cotta; Empire wire edge felt and Medal brand roofing; sheathing paper; mantel bricks for fire places; "King" tinted paint; marble dust; "Acme" cement plaster, and Francestown soapstone. The firm has excellent facilities for handling common brick and can compete in prices and quality with any dealers in the trade. The following is a list of prominent buildings in Minneapolis for which this company has furnished materials: Guaranty Loan building, Masonic Temple, New York Life Insurance Co. building, Edison Light and Power Co. building, Young Men's Christian Association building, Globe building, Journal building, Tribune and Century building, University Science Hall, Holy Rosary church, Seymour & Feltean block, north side Police Station, Zier block, Minnesota Loan & Trust Co. building, Sykes block, Wright block, Normanna Hall, Cooper Terrace, Mutual block, James block, Dietrich block, Vandusen elevator, Simonson block, Sexton block, Public Library building, Bijou theater, De Soto Lumber Co. mill, Leighton mill, Soldiers' Home, and the Court House, Guaranty Loan building, and extensive packing houses at Sioux Falls, South Dakota.

THE NORTHWESTERN ADAMANT MANUFACTURING COMPANY is one of the progressive concerns of the city. As its name indicates the company is engaged in the manufacture of "Adamant" wall plaster, the most successful substitute for common mortar plaster ever invented. The company is officered as follows: president, Geo. T. Roberts; vice-president, G. W. Root; treasurer and general manager, Chas. G. Root; secretary, S. B. Burchard. The works of the Adamant company are situated at the corner of South Bryant ave. and Twenty-ninth st. in Minneapolis, and branches are maintained at West Superior, Wis., and at Milwaukee. Adamant has had a phenomenal history. It was first patented in 1886 and is therefore scarcely four years old. At the beginning it had to struggle against the invariable prejudice against anything new and untested. That it was speedily self-convincing of its merits is evinced by the following facts regarding its progress. In 1886 there was but one factory for the production of "Adamant", in 1890 there were forty well equipped manufacturing; the total production in 1886 was 586 barrels, in 1890 it was 1,896,438 barrels; in 1886 the amount of capital employed was \$10,000, in 1890, \$2,000,000. In 1886 every one was afraid of it because it was untried; in 1890 it had countless friends among intelligent architects, contractors and builders and is being used on the best buildings everywhere. As a covering for walls, it has no competitor worthy of the name. Its characteristics are hardness, elasticity, a marble-like surface, durability, freedom from cracking pitting and popping—an absolutely perfect wall, with none of the casualties liable in common mortar.

Charles G. Root, the moving spirit of the Northwestern Adamant Manufacturing Company, was born in Remsen, Oneida County, N. Y., September 27th, 1845. He removed to Chicago in 1857 and graduated at the Northwestern University at Evanston, Ill., in 1869. During that year he took a position as traveling correspondent for the "Chicago Times." In 1873 was auditor for the Grover & Baker Sewing Machine Company at Chicago. In 1876 he accepted the position of manager for the Weir Plow Company, at Indianapolis, Ind., and remained with the concern until 1887. During Mr. Root's administration the business of the company developed into a trade of nearly \$2,000,000 per annum. Coming to Minneapolis in 1887, he organized the Northwestern Adamant Manufacturing Company. Mr. Root is a man of strong individuality, untiring energy, and a business under his management is practically certain to be a great success.

HEWSON-HERZOG SUPPLY CO., Builder's Supplies. The large number of new buildings erected in Minneapolis during the year just past taxed the dealers in builder's supplies to their utmost to meet the heavy demands made upon them for supplies of various kinds. Probably no firm in the Northwest were better prepared to promptly supply these demands than the Hewson-Herzog Supply Co. This firm are Northwestern agents for, and carry a heavy stock of the productions of the St. Louis Hydraulic-Press Brick Co., also the St. Louis Union Pressed Brick Works, two companies who enjoy the reputation of producing a class of bricks for fine fronts, superior by far, to all others now on the market. The firm also carry in stock every article in their line used for building purposes. Among the many buildings for which they have furnished the most material we will mention the grand structure—the New York Life Insurance Company's property, opposite of the illustration of which, will be found their advertisement. The gentlemen composing the Hewson-Herzog Supply Co., are energetic, reliable and responsible and all orders entrusted to them will be executed with promptness. Their address is 307 Hennepin Avenue.

THE NORTHWESTERN HEATING AND VENTILATING COMPANY carries on a large business as turnace, steam and hot water heating, and ventilating contractors. The works and warehouse of the company are at 2901-2903 Garfield Avenue, where a large stock of apparatus and supplies is constantly on hand. This company is one of the few companies that not only use the expensive but very satisfactory fan system when the parties can afford it, but undertakes to do good work with other apparatus. Such work is possible of attainment only by experienced and expert men who make a careful study of every building to be heated or ventilated. So confident are the members of this company of the excellence of their apparatus and their skill in its arrangement that they give the most binding and exacting guarantees. They exercise the same care whether taking a very large and very profitable contract or a small and difficult one. That the firm is most successful in its work is evidenced by the large number of churches, schools, public buildings and pri-



CHAS. G. ROOT.

vate residences, in which it has placed heating apparatus with perfect satisfaction to owners and occupants. The best and most satisfactory results heretofore obtained in heating large school and church buildings, have been by means of a large volume of air being forced through steam coils, into the various apartments to be heated, by means of a fan propelled by a steam engine or electric motor; the air being exhausted from them by means of another fan propelled in the same manner. This method is employed by this company when its patrons desire, and can afford it. The great objection to this excellent method of heating and ventilation, is the fact that its cost is enormous. To provide a suitable substitute for the expensive steam coils, whereby equally good or better results could be obtained, has been the study of this company for years, and it has at last succeeded in perfecting satisfactory apparatus. The new invention is already in successful operation in several large buildings, and as soon as patents now pending are granted, it will be put in more general use. The firm is also owner of all patents pertaining to the Johnson system of ventilation, which is claimed to be without question ahead of all systems of ventilation adapted to private residences. The "Northwestern" is well supplied with capital and stands well at home and abroad.

W. F. PORTER & Co., steam heating engineers, at 210 South Third street, do contract work through all parts of the country, and have absorbed a large portion of the trade in their line—a particularly important one in the Northwest. The firm has under construction the warming plant of the Northern Pacific railroad shops at Tacoma, the largest plant of its kind in the Northwest. It also has in hand steam heating plants for the Northern Pacific depot at Spokane Falls, residences at Ortonville, Minn., Fort Dodge, Ia., and St. Paul, Minn., the ventilation and warming of three Minneapolis public school buildings, and numerous residence and apartment houses in the city. The firm is exclusive agent for the Page steam and water heater and the Joy radiator, which gives it special advantages not excelled by any house in the same line. W. F. Porter & Co. can point to the following list of buildings equipped with their plants, as an evidence of the favor with which their heating system has been received: Church of the Redeemer, North Side High school, Clinton school, Jackson school, Hamilton school, Holmes school, three Fire Engine houses, six buildings of the State University, J. C. Plant's apartment house, Globe building, two buildings for the Minneapolis Street Railway Company, Anderson Bros. apartment house, Fidelity Co. hotel, J. Helmberg's apartment house, Minneapolis & St. Louis railway station, and residences for Joseph Neally, R. S. Goodfellow, C. A. Harmon, Arthur Merriam, R. P. Russell, F. B. Snyder, John Dudley, Samuel Hill and Rufus Farnham; and outside the city, the Hotel Locke at Pierre, South Dakota; Dorcas Hall, Iowa; and residences for Wm. Dawson, St. Paul; I. C. Staples, Stillwater; H. N. Stephenson, St. Anthony Park; G. W. Crane, St. Anthony Park; H. Steenerson, Crookston, and C. H. L. Lange, Ortonville.

C. S. WENTWORTH & Co., located in Masonic Temple at 524 and 526 Hennepin Avenue, are the successors to the business of the Haxtun Steam Heater Company, who located a branch salesroom in this city in 1886. Mr. Wentworth was in the employ of the Haxtun Co. for a period of ten years and came to Minneapolis to take charge of their business. Since opening here the Company has put their steam heating apparatus into almost every prominent building in the city. Among such are the Syndicate block, the Loan and Trust Co's building, the Nicollet National Bank, the First National Bank, the Lumber Exchange, Hotel Ardmore, Temple Court, the Boston and Kasota blocks, the Windom and Loring blocks, Donaldson's Glass block, the National Bank of Commerce and some thirty school buildings or more, the Browning, King & Co's building, besides a large number of the best private residences in the city. Mr. C. S. Wentworth came to this city from Kewanee, Ills. in the spring of '86 in charge of the branch house here, and it is mainly owing to his industry and untiring application to business that the Haxtun Company met the unparalleled success that they did in the Northwest. Messrs. C. S. Wentworth & Co., succeeded to the business of the Northwestern branch of the Haxtun Steam Heater Co. on January 1st, 1890, and the increase in the business of their first year over any preceding one, which is fully fifty per cent., is more than gratifying and demonstrates beyond a doubt that the system has taken a firm hold upon the hearts of the people. At their present location in the Masonic Temple they carry a full stock of all articles used in steam and hot water heating, steam pumps, mill, railway and engineers' supplies. They do a large business throughout Minnesota, Wisconsin and the Dakotas.

VERNON BELL, the pioneer electrician, came from Vermont to Minneapolis in 1866. He manufactured models and special machinery until 1878 when he entered the electric business, opening the first shop west of Chicago. Being early in a very large field he secured contracts to establish electric systems in all directions as far away as Winnipeg and the Yellowstone National Park. By using only first-class goods and doing work in a thorough, careful manner, he has built up a thriving business. He furnishes and puts up complete every electrical convenience to be found in the residence, office, store, shop, mill, factory, etc., and makes to order special apparatus. One of his last achievements was the lighting of the new Opera House at Menominee, Wis.: six hundred and fifty incandescent lamps including the most modern fixtures, attachments and specials found in any metropolitan theatre.

MANUFACTURING IN MINNEAPOLIS.

Minneapolis has been from the first a city noted especially for its manufacturing facilities, pointing to a development in this line much larger than is usual among western cities. In the prairie regions of the west large water powers are comparatively rare, but in the falls of St. Anthony we have a source of power far superior to the water powers of most of the leading manufacturing cities of New England or the old world. Large water powers are not now so necessary as they once were to manufactures, but thirty years ago they were deemed essential to the development of industrial centers. The early flour mills, saw-mills and minor manufactures were placed at or near the falls, and Minneapolis began its rapid growth as a manufacturing city based upon the existence of a large, easily available water power. There was a time when, owing to the soft character of the underlying ledges, it seemed as if the falls might be undermined and would degenerate into a series of rocky rapids but the government came to the aid of private enterprise and a great wall was built above the falls while an "apron" over it preserved it from further erosion and recession. At present only the flouring mills depend upon the falls for power and some of them have additional steam plants in case of low water, anchor ice or other difficulties. The reservoir system now being extended from year to year on the tributaries of the Upper Mississippi are beginning to so regulate the water supply that the mills are better served, and this will also be an important factor in securing navigation as far as South Minneapolis. Below the present falls, yielding some 120,000 horse power, there is an extensive series of rapids and during the ensuing year a dam will be built opposite the University, yielding some 50,000 horse power and costing from one to two millions of dollars with the appliances needed to generate electricity on an extensive scale to be used for light and power for distribution throughout the city, to add very largely in this way to our manufacturing facilities. In the future, water power may be thus utilized at a reasonable distance, factories being located rather with a view to

FACILITIES FOR RECEIVING RAW MATERIAL AND DISTRIBUTION OF PRODUCTS.

Of Minneapolis manufactures the leading industries are those of flour and lumber which are treated in separate articles of this volume. Our miscellaneous manufactures for 1889 aggregated nearly fifty millions, the record for the past thirteen years being as follows:

Year.	Amount.	Year.	Amount.
1877.....	\$ 4,802,000	1884.....	\$25,627,000
1878.....	5,696,000	1885.....	27,327,000
1879.....	8,155,000	1886.....	35,320,000
1880.....	10,333,000	1887.....	40,000,000
1881.....	14,872,000	1888.....	46,796,212
1882.....	15,727,000	1889.....	48,384,559
1883.....	24,002,000		

The leading items for 1889 were as follows: Agricultural implements, mill furnishings and machinery, \$2,142,000; barrels, bags and boxes, \$1,400,000; boots and shoes, \$1,100,000; bottling, brewing and distilling, \$1,150,000; brick, sewer pipe and artificial stone, \$1,000,000; carpentry, building and plumbing, \$10,800,000; car building and repairing, \$3,110,000; clothing, dressmaking, etc., \$2,000,000; confectionery and bakers goods, \$1,150,000; foundries, machine shops, etc., \$2,850,000; furniture and household goods \$1,500,000; meat packing, \$1,200,000; planing mills, saw mills, sash, doors and blinds, over \$10,000,000; printing, book binding, etc., \$1,250,000. This has been a very active year in the extension of established industries and beginnings have been made for manufactories in new lines. Steps are being taken to bring in here, during the next year or two, a large number of new industrial establishments and we may reasonably anticipate from this source a large increase in wealth and population for Minneapolis. Minneapolis is a

NATURAL PRODUCING AND DISTRIBUTING POINT FOR MANUFACTURERS.

We are located on the dividing line between the great and the only timbered region of the Northwest east of the Rocky mountains and the great prairie states to the south and west of us, requiring and demanding not only lumber in large and constantly increasing quantities but the manufactures from lumber, especially furniture and agricultural implements. Heretofore the cost of fuel has been against us, but year by year, with the increase of transportation facilities, we have gained in this direction until now we are on a level with sections formerly regarded as specially favored. In the first place our many large saw mills furnish not only sufficient sawdust and other waste for their own power but supply other establishments with cheap heat and power, while employes and the general public get "millwood" at such moderate rates as to become a factor in the cost of living and to largely offset the rigors of our winter climate. (A strong point in favor of our climate is that twenty-five per cent. more labor can be done each day here than in states where there is malaria in the air.) Hardwood fuel is also abundant and cheap. It is now known that the supply of natural gas is uncertain. Manufacturers must depend mainly on coal. Coal for fuel or power is now

laid down at very low prices in Minneapolis so that an Eastern manufacturer said here recently that "Fuel here is a little cheaper than at Fall River, Mass., and there ought to be no trouble to establish cotton, linen and woolen manufactories on an extensive scale with the certainty of large profit." As to woolen goods, we have the illustration in the successful growth of the North Star Woolen Mills, which in quality and quantity are competing with the best Eastern factories. With the revival of the wool growing interests of the new Northwest we may expect to see one or more new woolen mills here in the near future. As to linens, there are now being built in Northeast Minneapolis, buildings for the manufacture of these goods, and it is predicted that in time the linen industry of Minneapolis may rival that of flour. The new mills are under the management of an expert manufacturer from Belfast, Ireland, the center of this industry in Europe.

As to metal industries, Minneapolis is on a turning point. A few years ago there was a reduction in our machine shops, owing to changed conditions in distribution and demand over the Northwest and through mismanagement in several instances. But we are now gaining all we lost then, with promise of great additions in the near future. The conditions here are better than ever before, for

METAL INDUSTRIES, NOTABLY FOR SPECIALTIES IN IRON AND BRASS.

Connellsville coke, used in all foundries, is now laid down here at \$6.75 a ton, instead of \$9, as formerly; with coal also very cheap. The Herzog Iron Company a few years ago did a moderate business, mainly in iron fence and jail work. During the past year, under the vigorous management of L. S. Gillette, it has ordered \$272,000 worth of iron beams from a single Pittsburg firm, and its contracts have run up into the millions. In close competition with the largest iron firms of the country, it has taken the largest contract ever let in Chicago for structural iron work (over 3,000 tons), and does all the work for the Anaconda Copper Co. (the largest in the world), and other large Montana firms, formerly sent to the east. This company has just erected new buildings, two stories and basement, with extra shops, foundry, etc. There are several other large firms also in the line of iron construction work. The Diamond Iron Works have greatly increased their capacity for iron specialties, and are far behind their orders. Other establishments in this line are doing well, but there is room for more. There is room here for engine and boiler works. To start with, some good local establishment of this kind could take an order from the Minneapolis Thresher Co. for 150 boilers. This company started here only three years ago, west of the city limits, and has done an increasingly large and profitable business, yet are far behind the demand. Some 400 machines have been made during the past year, and 25 engines. The coming year 150 engines will be made, and boilers are needed also. The Minneapolis Harvester Works and its neighbor, the C. St. P. & M. car shops, are doing well, while the Northwestern Stove Co., also in South Minneapolis, is constantly improving the quantity and quality of its product, with fine prospects for the future. And yet tens of thousands of tons of good scrap iron are shipped from this city to other points to be returned with labor, profit and double freight charges added to goods which are needed here, and which should be manufactured here for us and

FOR THE TRIBUTARY REGIONS BEYOND US TO THE PACIFIC.

A new branch of machine work is that required by electricity, and there is a demand here for such an establishment. All the electrical repair work of the Northwest is done here (at the old O. A. Pray shops), but we need a factory for new work. In plumbers' supplies there is urgent demand for one or more factories. A single supply firm has done a business of nearly \$400,000 during the past year. A pump factory started here recently has done well. Minneapolis supplies over nine-tenths of the agricultural implements required for the Northwest, and should manufacture the bulk of them. A good start has been made. In addition to the Harvester and Thresher works, there are now being started here the Van Brunt & Davis factory for grain seeders, with \$100,000 cash capital and a very large surplus, and the Clayton Plow Works, the former being located on a tract of some 3,000 acres of land west of the city, owned by a local syndicate and used to further the interests of owners of valuable plants seeking locations. It is expected that during the next year a half dozen or more good plants will be secured. The Kinnard Hay Press Co., and the Kilpatrick Road Making Machine Co. are also new and growing establishments in the north part of the city, beyond which are the Hubbard Specialty Co., and particularly the reorganized and strengthened Northern Car Co., which has just increased its producing capacity 200 per cent. Peteler's Dump Car Works have been re-established on a larger scale, and have made big shipments this year as far as Tacoma.

FOR THE MANUFACTURE OF FURNITURE

Minneapolis is very fortunately placed with the best raw material on one side, and on the other a large demand without any local supply for lack of convenient material. The furniture freight rates to points westward are for Minneapolis 20 cents a hundred less than for Chicago and 35 cents less than for Grand Rapids. This tariff is almost prohibitive on the cheaper grades of furniture, and this is our opportunity.

The Minneapolis Office and School Desk Co. are getting out 40,000 school desks this year, and could sell 60,000. The demand extends to the Rocky Mountains and beyond them. This company is fitting up the post-office at St. Louis. Our furniture men need not fear competition from any of the larger cities of the country. We have several good furniture factories, but more and larger ones are needed, and especially one or more chair factories. There is an opportunity here for the manufacture of artistic furniture. The limits of this article precludes extended mention of our growth in various lines, and we therefore summarize progress of the past year, with some words as to the needs and the promise of the near future. Starting with Southeast Minneapolis, we may mention among the additions of the current year, Howell's Well Auger Machine Works, the Peteler Car Shops and the Herzog Iron Works, all extensive establishments. Near the Exposition, the large five-story factory of the Century Piano Co. has been erected and work will soon be begun on the fine Mehlin pianos, ranking with leading eastern instruments. In Northeast Minneapolis linen factories are being built, with expectation of

PRODUCING NOT ONLY LINENS BUT ALSO JUTE BAGS.

This company was organized after an investigation by the Board of Trade as to its prospects, extending over a period of nearly two years. The data secured was entirely in favor of the new enterprise, as it was established beyond a doubt that fibre of superior quality could be grown here as easily as in any country as soon as the farmers could acquaint themselves with the process and what was necessary in its cultivation. The farmers have already awakened to the importance of the new industry, and are studying carefully into the method of flax growing for fibre. The flax acreage in Minnesota and the Dakotas last year was 800,000 acres, as against only 120,000 acres in Ireland, showing the great possibilities for the crops in the northwest and the importance that the Minneapolis market must attain as the linen industry is developed. The mills will be put in operation in March under the managership of J. Carmichael Allen, who for twelve years held that position with the leading linen house of Glasgow. It is predicted that the linen industry will outrival the flour business in Minneapolis in a few years, and add many hundreds to the population of the city.

"ROYAL EGG MACARONI."

Among the new industries that have been attracted to Minneapolis during the year is the factory of the Cunningham Egg Macaroni Co. The company was incorporated with a capital of \$100,000 for the purpose of manufacturing a high grade of Macaroni under the Dole system. The directorate comprises names well known in business circles as some of the most experienced in the placing and distribution of food products throughout the States and Great Britain, and practically insures the success of the undertaking. Directors are Frank B. Dole, President, Francis B. Thurber, Treasurer, R. N. Cunningham, John C. Burton, S. Blair McBeath, Managing Director. Mr. Dole, the president is one of the partners in the firm of Dole Bros. of Boston, and a director of the Commercial Bank of Boston. Mr. F. B. Thurber, who fills the position of treasurer, is senior partner in the wholesale grocery house of Thurber, Whyland & Co., New York. Mr. R. N. Cunningham, of the Cunningham & De Fourier Co., London, will take an active interest as salesman, visiting all centers of the States, where he is already favorably known among the trade as a gentleman of exceptional ability. The managing director and secretary is W. S. Blair McBeath, who has a wide and varied business experience gathered in some of the most successful industrial enterprises. From this it can be inferred that such a combination of business men speaks well for the successful operation of the company, and such a board of workers cannot fail to produce an article that will be a credit to Minneapolis and add further laurels to the Flour City's products. The Royal Egg Macaroni factory is situated alongside the Northern Pacific railroad tracks on Thirty-first Avenue N. E., and was specially designed and erected for the production of Macaroni. The building is of stone and brick, comprising four floors with engine and boiler house attached. Flour is hauled to the top story and there sifted down till it reaches the machine room where it is manipulated by several machines, going from one machine to another till the product is ready for drying. The drying part of the process is one of the most important, and here is the necessity for the greatest cleanliness, and by the method employed there is no danger of contamination with the atmospheric impurities, which to refined palates is the one main objection to eating imported macaroni. From the drying process to the nimble fingers of the packers is the next step, and the Royal Egg Macaroni is ready for market in a handsome carton containing one pound. For shipment the cartons are packed in wooden cases containing fifty pound cartons, in which the Royal Egg Macaroni is distributed throughout the States and foreign markets, advertising far and wide the capabilities of the Flour City as the most important center of the world's food products.

In conclusion we cannot do better than quote the words of manager McBeath: "The cardinal points in the policy of the Cunningham Egg Macaroni are absolute cleanliness and highest quality, for, to consumers of food products, these are primary essentials, appealing, with weightiest significance, for the continuous custom of consumers of Royal Egg Macaroni."

A TUB AND PAIL FACTORY,

employing one hundred hands has also been started. Riding down by the new electric line from Shingle Creek one may see for two or three miles along the river banks a series of saw mills, with continuous piles of lumber. In South Minneapolis the Minneapolis Jarless Spring Co. are beginning the building of buggies on quite a large scale, and expect to increase rapidly, since their spring is of very superior construction. The N. W. Knitting Co., manufacturers of silk and worsted underwear, send their goods all over the country. This company owns very valuable patents of G. D. Munsing, its general manager. Outgrowing its present quarters, the company have erected a new \$30,000 building. With an enlarged capital of \$100,000, and Chas. S. Gold as treasurer, it gives promise of large increase. The Frisk-Turner Co. has erected a building and begun the manufacture of clothing. The Reed & De Mars Co., manufacturing jewelers, the N. W. Envelope Co., and other new enterprises might also be mentioned.

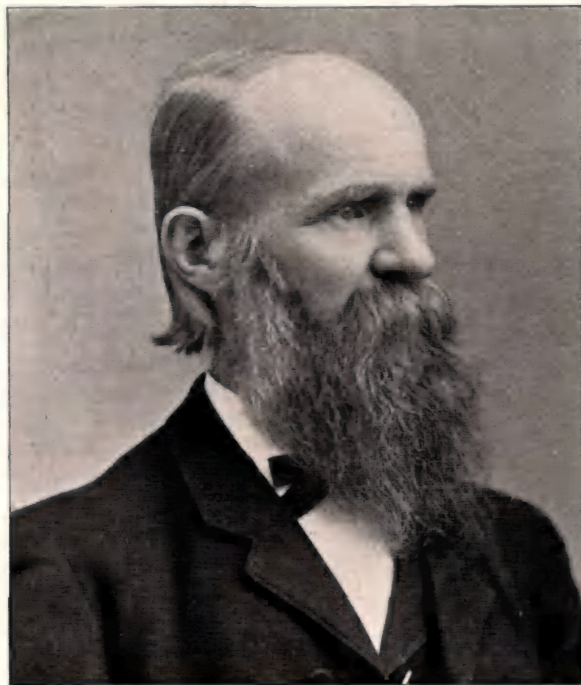
Aside from the number of new factories to be secured by the West Minneapolis Syndicate, Mr. L. F. Menage has commenced the development of a manufacturing center in a central district of North Minneapolis, and there is promise of another shoe factory, of wire works, etc. Through the efforts of our Board of Trade and Business Men's Union our leading citizens have been stirred up as to the necessity of helping to develop manufacturing industries. Lands will be given and stock taken in any enterprise that has business and "go" in it. Individual pledges have been given aggregating hundreds of thousands of dollars to aid worthy enterprises, and a popular crusade has been inaugurated in behalf of "More Manufactures for Minneapolis." The Business Men's Union has raised a fund of over \$1,000,000 to be invested in manufactures within three years.

THE NORTHERN CAR CO., of this city, with its enlarged buildings and increased facilities for doing first class work, is one of the *solid institutions* of the Northwest, and the only one west of Chicago. We are proud of the solid foundation that this institution has taken, and can in every way recommend it as worthy of the patronage they are now receiving. The Company are now working 150 to 200 men and have a capacity of six finished cars per week. They have orders now on hand to run on full time until the 1st of March, and will under the new management, we believe, become one of the most prosperous manufacturing concerns in the city. They are building a large number of cars for the Minneapolis Street Railway of this city, and have the promise of the exclusive patronage of this company. They are shipping cars to nearly all of the western and Northwestern states, and to many points east and south. They have just engaged the services of Mr. W. B. Manier as Superintendent, a man who has for twenty-three years been with the Gilbert Car Co., of Troy, New York. He has worked in every department of car building, and for the past four years has been Superintendent of the Schenectady Works with four hundred and fifty men in charge, and with his long experience he brings many of the best mechanics from the east to help make this one of the *best car manufacturing concerns* in this country, and we believe it can be done, for the Company have all the conditions favorable to such an enterprise.

THE WILLFORD & NORTHWAY MFG. CO. Linked with the milling interests of the great Northwest is the Willford & Northway Mfg. Co. The origin of this Company was in 1880, at which time a co-partnership was formed between the President and Secretary and Treasurer of the present Company. The business at the start was of a very modest character, in fact it was small and unpretentious, but under such able management the business soon grew and increased until 1885, at which time the Company was incorporated under its present style of firm name, with Mr. Willford as President and Mr. Northway Secretary and Treasurer, positions which they are amply qualified to successfully fill. The Company manufactures and handles all kinds of flour mill machinery. Contracts to build complete flour, corn meal, rye or buckwheat mills of any desired capacity. They manufacture a line of machines second to none now on the market, and the mills they build rank among the very best. They are at present working on machinery for a mill to be erected near Duluth which will have a capacity of 1,500 bbls. every twenty-four hours. The Willford & Northway Mfg. Co. invite correspondence from mill men generally when in need of anything in their line.

SALISBURY, ROLPH & Co., manufacturers of bedding, commenced business in 1877, employing only six persons and occupying a single room only forty by sixty feet in dimensions. The concern now employs sixty people in its Minneapolis factory and twenty-five in the St. Paul department, occupies a floor space of 50,000 square feet, and sells \$300,000 worth of goods annually. Their trade covers the entire Northwest and extends through to the Pacific coast. The Minneapolis factory is located at 101 and 103 Main street southeast, and here the firm manufactures a complete line of mattresses, pillows, spring beds and similar goods. During the past season they put in machinery for renovating and preparing feathers, and had particular success in the new venture. In preparation for the season of 1891, the concern has increased its facilities in all departments, and is fully equipped to turn out a much larger finished product, and at the same time maintain the reputation for excellence already established for its goods. The firm is also interested in the Union Parlor Furniture Co. of St. Paul, and manufacture a full line of fine and medium parlor furniture, lounges, and goods of this class. Fred. R. Salisbury is manager in Minneapolis, and W. T. Rolph in St. Paul. They have an excellent standing in the business community.

MENZEL & FERGUSON, proprietors of the Northwestern Foundry, manufacture car wheels and machinery, architectural and ornamental castings of all kinds. Their foundries are located at the corner of Third Street and Tenth avenue south, Minneapolis. This well-known firm is a leader in its line, and has



GREGOR MENZEL.

Photograph by JACOBY.

been an important factor in the building up of the city. The structural iron work in the following blocks and buildings was turned out by their works: Guaranty Loan, Lumber Exchange, National Bank of Commerce, Edison Light & Power Company building, Sykes block, Kasota building, Hamlin block, Chute building and Chute bank. This is only a partial list of the immense amount of work they have turned out for Minneapolis buildings, but will show what they can do. The firm is wealthy and has a very high commercial standing at home and abroad. Gregor Menzel, the senior partner, was born in Bielendorf, in the province of Silesia, Prussia, August 21, 1826. In accordance with the wish of his father, he learned the blacksmith and machinists trade, traveling over much of Germany to perfect his knowledge. At Bremen he married, and shortly afterwards emigrated to the United States. He arrived in New York, April 7, 1847, and at once commenced work with James Bogardus, the celebrated inventor, remaining with him till August, 1850. Mr. Menzel then concluded to come west. He chose Milwaukee as his destination, and soon after his arrival was made foreman in the machinery department of the Menominee Locomotive Manufacturing Company. In 1854 he went into partnership with L. Keuck, and carried on steam engine building. The firm afterwards became Menzel, Stone & Co., and carried on an extensive business, among other things manufacturing threshing machines. They made in 1855, the first threshing engine used in the west. The following year Mr. Menzel took an active part in politics. He helped organize the Republican party, and was the presidential elector from the first Wisconsin district, casting his vote in the electoral college for John C. Fremont. In the financial crash of 1857, Mr. Menzel's firm went under, and for a time he devoted himself to inventions. He obtained a patent on a steam boiler, and on a fire, and burglar proof safe. The summer of 1864 found him superintendent of the Bay State Iron Manufacturing Company—at that time the largest concern of the kind in Milwaukee—and it was this position that first brought Mr. Menzel to Minneapolis. The concern had the contract for building the steam engine, boiler and other equipment for J. Dean & Co.'s Pacific mill, and in August, 1866, Mr. Menzel came here to superintend putting the machinery in position. His work was so well appreciated that the firm presented him with \$100. Mr. Menzel liked Minneapolis so well that he determined to make the place his home, but it was not until 1870 that he carried out the plan. He then came here as superintendent of the North Star Iron Works. While in this position he designed and constructed the machinery for the great W. D. Washburn saw mill at Anoka, Isaac Staples' mill at Stillwater, the engine at the Nicollet House, and the machinery at the City Hall, including the first passenger elevator in the city. Many other important machinery outfits were constructed under his direction. On the first of April, 1874, Mr. Menzel formed a partnership with his son, Charles G., and D. C. Howard, and established the Northwestern Foundry in the present location. The first gray iron castings were made July 13, and the first car wheels made in the city were cast October 12, 1874. Shortly after L. V. N. Blakeman bought out the interests of C. G. Menzel and D. C. Howard, the firm name changing to G. Menzel & Company. On September 1, 1882, S. F. Ferguson bought Mr. Blakeman's interest and the firm has been run under its present title ever since.

Few men have had such a varied experience as the subject of this sketch, and to-day no man in Minneapolis bears a better reputation for honorable dealing in business transactions. His experience fits him eminently for the position he now occupies and all who have had dealings with his firm speak in the most commendable manner of both himself and his partner, Mr. S. F. Ferguson.

Mr. Menzel was appointed by Mayor A. C. Rand as Water Commissioner in April, 1881, but resigned the position October 11, of the same year. His health being impaired, Mr. Menzel made frequent trips to Europe, and is now reaping the benefit of his well-earned vacations in a full restoration to health. His family circle, previous to the death of his eldest daughter, Maggie H., who died January 24, 1872, and was the first person buried in Lakewood Cemetery, consisted of his wife Henrietta, Maggie H., Carrie M., Charles G., Minnie A. and Emma D.

The firm of SMITH & RICHARDSON, proprietors of the Diamond Iron Works and Diamond Saw Mills, is composed of Mr. M. A. Richardson and Mr. H. H. Smith, both Minneapolitans of more than twenty-five years standing. These gentlemen have taken a prominent part in the development of the manufacturing interests of the city. Their enterprises have been uniformly successful, and they are now turning out a very large annual product in both branches of their business. Mr. Richardson was born in Maine in 1847, and came to Minneapolis when eighteen years of age. He first entered the employ of Ankeny, Robinson & Pettit, and after remaining with that concern for six years, took charge of H. F. Brown's pine land business, spending the larger part of five or six years in locating pine lands. The experience gained during these earlier business engagements gave Mr. Richardson an invaluable knowledge of the lumber business and the pine resources of Minnesota. For two years Mr. Richardson and Mr. Brown carried on logging operations in partnership under the firm name of Brown & Richardson, and Mr. Richardson carried on business at Aitkin, Minn., during the same period. In the mean time, Mr. Smith had settled in Minneapolis and had been in charge of W. D. Morrisons lumber business for some years following 1864. Later Mr. Smith engaged in logging operations with N. G. Leighton, and in 1880, Messrs. Richardson, Leighton and Smith, and Mr. W. S. Benton joined in building the Diamond Saw Mill. They choose a valuable site in the vicinity of Seventeenth and Eighteenth Avenues north on the river, and put up a good mill. During the same winter Messrs. Leighton & Smith bought out Mr. Benton's interest, and the year following Mr. Richardson joined with Mr. Smith in purchasing Mr. Leighton's share. The mill thus came into the hands of the present owners and has remained in their control ever since. Two years ago they rebuilt the mill adding improved machinery and expending \$42,000, with the result that they now have one of the finest modern saw mills in the country. The output of the mill ranges from thirty to forty millions of feet of lumber annually, according to the supply of logs. In the vicinity of the mill there is ample yard room for piling lumber, and boomage and railroad facilities are unsurpassed.



M. A. RICHARDSON.

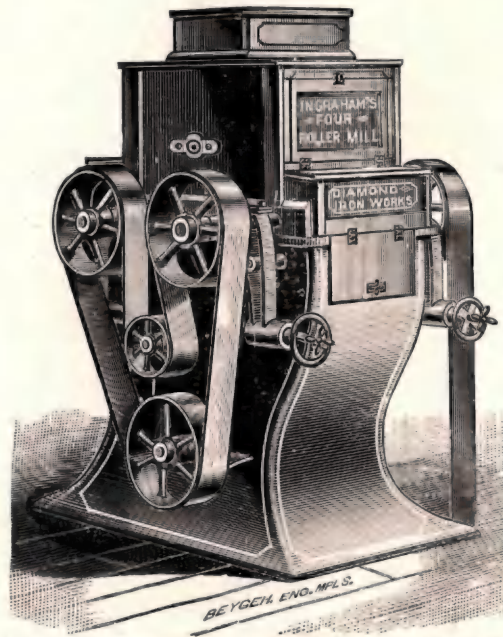
In 1885 the firm commenced in a small way what has now grown to be a very large department of its business. A small repair shop employing about ten men was put up near the saw mill. During the next year the building and its capacity was doubled, and the extension of facilities has since been so rapid that the firm now has the largest iron works in Minnesota, and employs from eighty to one hundred men. The concern manufactures all kinds of saw and flour mill machinery, elevator machinery, wood working machinery, and a very complete line of supplies, apparatus and sundries for flour millers, lumber manufacturers, and grain handlers. During the past season the firm has built four flour mills and furnished a large amount of elevator work. Among the saw mill machinery manufactured by Smith & Richardson, one of the most notable is the "Armstrong" edger, an exceedingly efficient machine, and one having a high standing with the trade. They also make a specialty of the "Diamond" lath machine, the "Diamond" trimmer and wood slacker, and a very heavy circular saw carriage, also double and single saw-mills complete. Of flour mill machinery the "Ingraham" three roller feed mill is one of the choice specialties of the concern. The "Ingraham" purifiers and round and centrifugal reels, and the "Diamond" scalpers, are also specialties. All these machines have a very high reputation among millers. Of them, as of all the product of the Diamond Iron Works, it may be said that no inferior work is allowed to go out of the shops. A high standard is maintained, and only first-class material and thorough workmanship are tolerated. By supplying only the best, but at reasonable prices, the firm of Smith & Richardson has made itself an enduring name among the mill men, which indicates that the business will continue to increase in the future as it has in the past. At present the plant covers about one block and a half, or nearly nine acres. The machine shop is 160 by 40 feet, the foundry 100 by 40 feet, the blacksmith shop 40 by 60 feet, and besides there are numerous small buildings, including a warehouse. They occupy the numbers 1800 to 1812 North First Street. In addition to their local properties, Messrs. Smith & Richardson own a half interest in several thousand acres of iron land in Itasca county, Minn., known as the Diamond Mines. Mr. George F. Warner, whose portrait appears in another place in this souvenir, is joint owner with Messrs. Smith & Richardson.

DIAMOND IRON WORKS,

SMITH & RICHARDSON, Proprietors.

MANUFACTURERS OF

All kinds of Saw and Flour Mill Machinery and Elevator Work.



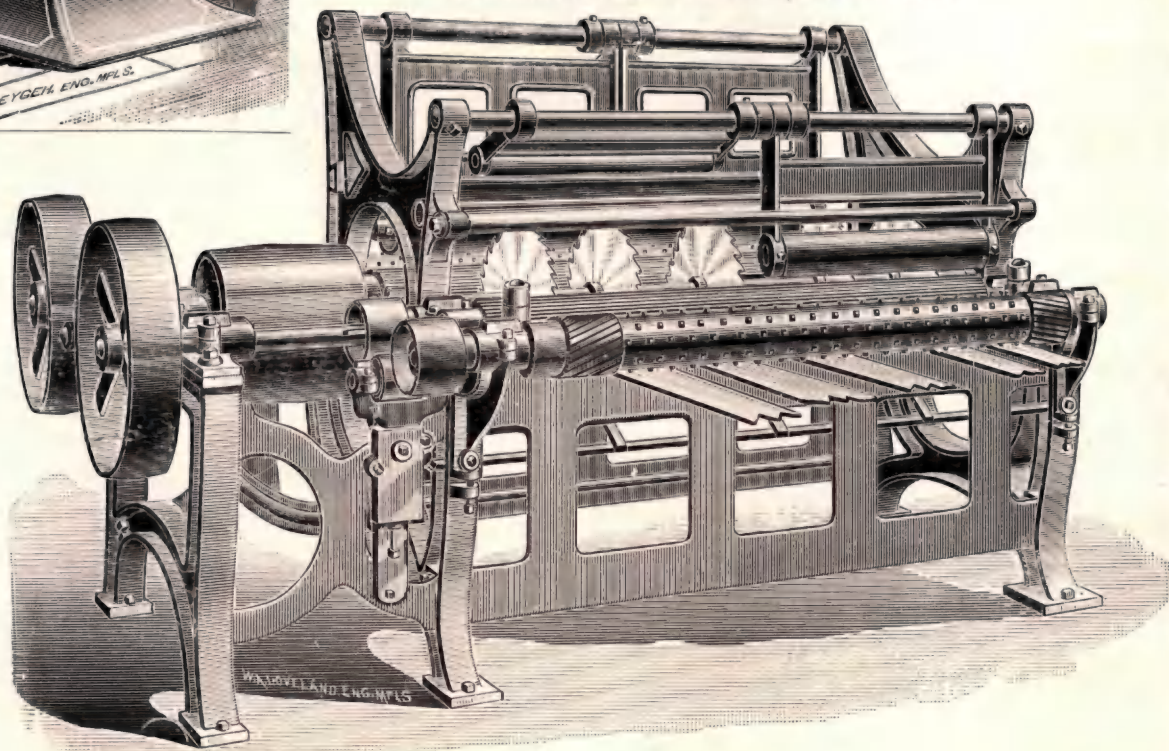
INGRAHAM'S SOLID FRAME
THREE ROLLER
CORN AND FEED MILL.

ONE BELT DRIVE.

Makes Two Reductions at One Operation.

NINETEEN OF THESE MACHINES in Operation IN MINNEAPOLIS.

Mill Builders AND Mill Furnishers,
MINNEAPOLIS, MINN.



THIS CUT REPRESENTS A FIVE-SAW EDGER.

DESCRIPTION OF THE ARMSTRONG GANG EDGER.—We have built this machine to meet a demand that all other edgers, to the best of our knowledge, have failed to meet. As we are the owners and operators of the Diamond Saw Mill, of this city, which has cut from 30,000,000 to 40,000,000 feet of lumber every year for the last seven years, it will readily be seen that our experience with Saw Mill Machinery has not been limited. We have every year been compelled to rebuild and remodel our Edgers until we become so completely disgusted with the loss of time and money that we built a new edger complete, and we now have several of them in use. They will edge more lumber and do it better than any other edger made. The ARBOR is made of steel, 3 1/2 in. diameter, and runs in long bearings. The Press Rolls are automatic and do not have to be handled in any way by the operator. These rolls are put both behind and in front of the saws. Timber as large as six inches can be edged. The saws being all moveable no moveable guides are required. Two large steel fluted Feed Rolls are used, one in front and one behind the saws. Two Iron Spike Rolls with square pointed spikes, are placed one behind and one in front of the saws. The front one having spiral corrugated ends to carry the lumber tight against the roller guides, which are made stationary to the frame of the machine.



SEND FOR

CIRCULARS.



STEAM ENGINES AND BOILERS.

Pumps, Heaters, Dodge Wood Split Pulleys
and Machinery.

COMPLETE
STEAM

PLANTS

A SPECIALTY.

We invite your
Correspondence.

SUPERIOR
GOODS!

LOW PRICES!

PROMPT

DELIVERIES.

Cooley & Water,

MINNEAPOLIS, MINN.

MINNEAPOLIS



WIRE WORKS
COMPANY.

FACTORY AND OFFICE:

Power Building,
Nicollet Island, Minneapolis, Minn.

MANUFACTURERS OF

WIRE WORK OF ALL KINDS.

Ornamental Wrought Iron Work,

Bank and Office Fittings in Brass,
Nickel or Antique Copper.

ELEVATOR ENCLOSURES.

ELECTRO-BRONZE WORK.

PATENT WEB WIRE FENCE,

We use the "Schilling" Rustless Process for Treating Iron.

C. P. JONES, Pres. & Treas.

A. B. ROBBINS, Vice Pres.

GEO. P. STEARNS, Secretary.

W. B. MANIER, Supt.

NORTHERN CAR COMPANY,
MINNEAPOLIS, MINN.,



BUILDERS OF

STREET AND SUBURBAN CARS.

Capital Stock, \$100,000.

\$75,000 Cash Paid In.

Capacity of shop, ten finished cars per week. Estimates and plans furnished on application; prompt delivery will be one of our main features. Orders solicited from all parts of the United States.

Are prepared to furnish cars on short notice and of the very best material, design and workmanship. Will guarantee all work turned out to be entirely satisfactory.

THE MINNEAPOLIS WIRE WORKS COMPANY. The wire works industry has assumed vast proportions in this country during the past quarter of a century. Particularly is this true of the Great West and Northwest, in which sections so many magnificent structures are being continually erected. The wire work of the modern building of to-day, forms no small part in the erection of such a structure, and the establishing of such works in any metropolitan centre such as Minneapolis, is not only welcomed by the masses but opens up as well a new field of industry and employment to hundreds of artisans. There was a time, and not many years ago, that the builders of the Twin Cities were compelled to send their orders for goods of this nature to St. Louis or Chicago. But now, instead, we not only have sufficient works of this character to supply our local demand, we are also supplying our neighbors for a radius of several hundred miles. Among the more important wire workers of this section we will mention the Minneapolis Wire Works Co., who have become famous for the manufacture of their patent Web Wire Fence. This Company rank among the leading producers of ornamental wrought iron work, bank and office fittings in brass, nickel or antique copper. A sample of this Company's work can be seen in that palatial office building—the Northwestern Guaranty Loan Co.'s property—they having done all the ornamental grill work and elevator enclosures contained therein. This work is finished with the new rustless finish known as the "Schilling process," which gives the work that beautiful dead black appearance that is such a prominent feature of the interior of the building. The Minneapolis Wire Works Co. is prepared to execute all orders entrusted to them, and will be pleased to correspond with builders of the Northwest.

ENTERPRISE MACHINE COMPANY, manufacturers of flour and saw mill machinery. Minneapolis is undoubtedly the manufacturing centre of the Northwest, standing as she does without a rival, this position is attained by her many advantages, chiefly among which is her indomitable pluck, energy, enterprise, her millions of capital and above all her public spirited citizens, who are ever ready to extend encouragement of any kind (not sympathy but cash), to any legitimate enterprise who knock at our door and wish to establish themselves in this, the metropolis of the Northwest. Prominent among those of our thoroughly established manufacturing concerns is that of the Enterprise Machine Company, manufacturers of flour and saw mill machinery. This company is composed of G. D. and C. H. Sampson and William Kampff of whom there are no more thorough and reliable business men in our midst. A great accession to the business of this company is their controlling the agency of the Porter Manufacturing Company's engines, boilers, saw mill outfits, etc., the merits of which are acknowledged by all to be of a very high grade. A sample of their engines can be seen at either the Journal or Tribune buildings, having been placed there by the Enterprise Company. They also keep on hand a large supply of new and second hand machinery, engines, boilers, shafting, belting, pulleys, etc., and they keep in repair from year to year the machinery of some of the largest firms in the Flour City. This company in figuring on work is not limited to machinery alone; they will give figures on the elevator, steam fitting, plumbing, etc., taking upon themselves the entire responsibility of all the mechanical part of a plant, thereby saving an endless amount of worry and vexation.

This company by honest dealing, first-class work and low prices has risen to a position where it has gained the confidence of the business men of the Northwest and they are enabled to successfully meet all competition in their line. The fact that the names of some of their best customers at the present time have been on their books since they first started in business attests to the universal satisfaction given.

LINTGES, CONNELLS & Co., Proprietors of the Nicollet Island Steam Boiler Works, is the oldest and largest firm engaged in this branch of manufacture in this city. The firm have been fortunate in securing for customers some of the leading and largest business houses of our city as well as several corporations. This influx of trade has come to them solely upon the merits of the class of work they have produced, each and every contract having been filled according to specifications and agreement and the workmanship on every job spoke for itself and recommended new customers to their shops. They do all kinds of Stationary, Locomotive and Marine Boilers, Sheet Iron work of all descriptions, Smoke Stacks and Brichings and Jail and Vault work. Among the many boilers they built and placed in position we will mention the following: The Journal Building, the new Government Post Office building, old Tribune building, new Library building Geo. R. Newell & Co.'s building, Oneida Block and Browning, King & Co.'s block. Four 200 horse power Steel Boilers for the M. & St. L. R. R. shops; three 200 horse power Steel Boilers for the Minnesota & Eastern R. R. shops at West Superior; two 200 horse power Steel Boilers for the City Gas Works; four two-hundred horse power Steel Boilers for the N. W. Flour Mill; two one-hundred-and-fifty horse power Steel Boilers for the Galaxy Flour Mill; two two-hundred horse power Steel Boilers for Pillsbury B Mill; three two-hundred horse power Steel Boilers for the new Wooden Ware Company, three two-hundred horse power Steel Boilers for B. F. Nelson; a three-hundred horse power Steel Boiler for E. W. Backus Lumber Mill; a two-hundred horse power Steel Boiler for Smith & Karigan's new Shingle Mill; four two-hundred horse power Steel Boilers for Smith & Kilgore's Saw Mill; a two-hundred horse power Steel Boiler for C. A. Smith's new Planing Mill and thousands of others we might mention. Their prices are as low as the lowest and they make only honest work such as will recommend itself.

COOLEY & VATER, Steam Engines and Boilers. The business of this firm was established in this city about three years ago and has increased in sales from \$50,000 the first year to \$150,000 for 1890. This large increase of business was secured, no doubt, on account of the superior class of engines, boilers, pumps and machinery handled by the firm. They have had an immense sale for Atlas engines and boilers. These being leading specialties of the firm and are a class of goods that give universal satisfaction wherever introduced. This firm are also extensive handlers of the Shipman & Kriebel engines, marine and stationary, Cameron steam pumps, Dodge wood split pulleys, National feed water heaters, iron pulleys, boxes, hangers, belts, lace leather, oils and mill supplies. The agency for the Ball engines and Corliss engines also form a prominent feature in the business of the house. The firm claim to be doing more business in their line than any other house in the Northwest and pride themselves upon doing their work well. Messrs. Cooley & Vater completed a great many first-class contracts during 1890, prominent among which, we will mention Northwestern Guaranty Loan building, the Century Piano Company, the Minneapolis Linen Mills, the Phoenix Flour Mill and the Minneapolis Industrial Exposition, to the latter they furnished engines aggregating 700 horse power. The firm solicit the opportunity to quote prices to all intending buyers, being confident they can successfully compete with any house of the kind in the Northwest.

GRYGLA & SELDEN, manufacturers of galvanized iron work and roofing of all kinds, are the oldest manufacturers in their line in the city, having been actively and continuously engaged in this business for the past 15 years. They manufacture galvanized iron and copper cornice, skylights, window caps, ventilators, iron doors and shutters, finials, crestings, and architectural sheet metal work of every description; also roofing in iron, tin, slate, asphalt and pitch and gravel. As indicating the prominent position they occupy in the trade, the following buildings with which they have been identified may be mentioned: Minneapolis post office; United States custom house and post office at Port Townsend, Washington; Hotel Eastman, and Park Hotel, Hot Springs, Ark.; the new Union Depot at Duluth; the Public Library, Masonic Temple, Temple Court, Chamber of Commerce, Corn Exchange, Globe building, Westminster church, Syndicate block, Glass block, and Exposition building in this city; the Packing houses and Stock yards at New Brighton; the Sioux Falls Packing houses and Refrigerator buildings at Sioux Falls, S. D., and many other public and private buildings in this city and throughout the Northwest. Their facilities for doing work of this character are unsurpassed, their works being the largest and most complete of any in the city. Their place of business is at 47 11th Street south. The members of the firm are Messrs Frank Grygla, Lewis H. Selden and Henry E. Selden.

THE NORTHWESTERN CASKET CO., the largest manufacturers of undertakers' supplies in the west, occupy, with possibly one or two exceptions, the finest group of factory buildings in the city. They are located on Jefferson street and Seventeenth Avenue N. E. The main building, used for the factory proper, is 60 feet wide by 120 feet long and the warerooms and office building is 60 by 80 feet, each four stories with basement.

Built of brick, with heavy timber construction interior and equipped throughout with Grinnell Automatic Sprinklers as well as other fire apparatus, it is not strange that this company enjoys the lowest insurance rate of any wood working institution west of Chicago.

This factory contains all the latest machinery that can be used in the manufacture of their line of goods and about eight months ago they put in a Sturtevant Hot Air Dry Kiln. Thus, with the best appliances, a large, well lighted and perfectly arranged factory, this company is enabled to turn out a class of work that equals and in many cases excels the output of the largest eastern factories. Competition in their business is very sharp and the amount of business done by a casket company depends in a very great measure on the quality of goods sold and the prompt filling of orders.

Probably in no other branch of business is it so necessary that orders should be shipped promptly and it is said by dealers that the Northwestern has a most enviable reputation in this respect.

They have recently began the manufacture of Office Desks and Show Cases and carry a complete line of the finest goods. They employ about one hundred hands, steadily through the year and keep their casket warerooms open day and night including Sundays and holidays.

R. N. WOOLLETT, manufacturer and dealer in trunks and travelers' goods occupies commodious retail quarters at 110 Washington avenue south. His factory is at 2726 First avenue south, and is well equipped for the manufacture of a large line of trunks from the trifle not much larger than the ancient band box to the overgrown "Saratoga" of later days. At the factory a large force of hands is constantly employed in turning out the goods for which there is a steady demand from Mr. Woollett's extensive connections. In his Washington avenue establishment Mr. Woollett carries a very complete line of finished goods, including the latest improved conveniences for traveling equipment. His long acquaintance with the city and the Northwest has made him familiar with the demands of the trade, and during his years of business life in Minneapolis he has built up an enviable reputation for fair dealing, and as a maker and seller of first-class goods.

Willford & Northway Mfg. Co.,
MILL BUILDERS,
 AND MANUFACTURERS OF
Flour : Mill : Machinery,
MINNEAPOLIS, MINN.

T. G. SALISBURY. W. T. ROLPH. W. E. SATTERLEE. F. R. SALISBURY
 ESTABLISHED 1877
SALISBURY, ROLPH & CO.
 -- MANUFACTURERS OF --
MATTRESSES,
 Wholesale Dealers in
 HAIR, MOSS, TOW,
 EXCELSIOR,
 FEATHERS, QUILTS, &c.
 OFFICE: -- Spring Beds and Cots. --
 Nos. 101 and 103 Main St. S. E. Minneapolis, Minn.

Waste is Multiplied:

All men are wrong about something. A few have found out that the coal they burn at one end of their plant and the power they get at the other, depend on the oil they use between. The rest treat oil as a trifle. It is a trifle as to its cost; it is not a trifle as to its consequences. What those consequences are is clearly set forth in a book on lubrication we have just published. Can we send you a copy.

VACUUM OIL CO.,

Main Office, Rochester, N. Y. Manufacturers
 Works, Rochester and Olean, N. Y. **HIGH GRADE LUBRICANTS.**
 Minneapolis Office, 610 Lumber Exchange.

TELEPHONE 997-2. WHOLESALE DEALERS IN Woolen Rags, Old Rubbers and Mixed Paper.
Northwestern
IRON AND METAL CO.
 Old Iron and Steel Rails.
 Railroad Scrap Iron and Steel of all Descriptions.
 Office 1101 & 1103 Fourth St. South,
 Warehouse and Yard, 401 to 415 Eleventh Ave. South.
 Located on Line of C., M. & St. P. Railway.
MINNEAPOLIS, MINN.

MACHINE AND ARCHITECTURAL CASTINGS.
Minneapolis Foundry Co.
 Largest Stock of Patterns in the Northwest.
 A. F. PRAY,
 Sec. and Treas.
 MACHINE MOULDED GEARS A SPECIALTY.
 FOUNDRY AT WOODLAND,
 Minneapolis & Pacific Ry.
 OFFICE—
 412 Nicollet Avenue.

NORTHWESTERN STOVE WORKS.
 Manufacturers Fine
Stoves and Ranges.
 —250—
STYLES AND SIZES.
 Complete Catalogue sent to dealers on Application.
 14 Washington Avenue North,
 MINNEAPOLIS, MINN.



THE MINNEAPOLIS PAPER BOX WORKS,
 HEYWOOD & CO. Proprietors.
 MANUFACTURERS OF
PAPER BOXES
 OF ALL KINDS.
 —FACTORY AND OFFICE:—
 Nos. 110 and 112 Second Ave. North.
 MINNEAPOLIS, - MINNESOTA.

TELEPHONE CALL 1238-2.
Enterprise Machine Co.
 425 Fourth Street South, MINNEAPOLIS, MINN.
 AGENTS FOR THE WELL KNOWN
PORTER MFG CO'S ENGINES AND BOILERS.
 Estimates given on Steam Plants, Special Machinery, Hangers, Belting, Pulleys, Shafting, Etc.
WE MAKE JOBBING AND REPAIR WORK A SPECIALTY,
 for which we keep first-class engine and machine men.
 If you need anything in our line telephone or write us and we will call on you.

GREGOR MENZEL. S. T. FERGUSON.
NORTHWESTERN FOUNDRY.
MENZEL & FERGUSON,
 MANUFACTURERS OF
Car Wheels AND Machinery
 Architectural and Ornamental Castings
 OF ALL KINDS.
 Cor. Third St. and 10th Ave. S. MINNEAPOLIS, MINN.

J. LINTGES. P. J. CONNELLS. WM. BROSS.
LINTGES, CONNELLS & CO.,
 PROPRIETORS NICOLLET ISLAND
Steam Boiler Works
 All kinds of Stationary Locomotive and Marine Boilers, Sheet Iron Work,
 Smoke, Stacks, Britchens, Etc.
OIL TANKS, FLUMES, DRAFT TUBES, VAULTS AND HEATERS.
 Repair Work Promptly Done. Correspondence Solicited.
 Estimates Furnished on Application.
 OFFICE AND WORKS, NICOLLET ISLAND, MINNEAPOLIS, MINN.

STAR IRON WORKS,
 B. G. WALLOF, Prop.
 MANUFACTURERS AND AGENTS FOR
Steam Engines and Boilers,
 Saw and Flour Mill Machinery, Power and Hand Elevators, Pulleys, Hangers, Shafting, Etc.
 GENERAL REPAIRING PROMPTLY ATTENDED TO.
 109 & 111 THIRD AVE. NORTH. MINNEAPOLIS, MINN.

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 DISTILLERS OF FINE
Whiskies
 DISTILLERY:
 2110 Fourth Street South.
 OFFICE, No. 818 Guaranty Loan Building,
 Minneapolis, Minn.
 CAPITAL STOCK, \$200,000



NEW YORK LIFE BUILDING.

Hewson-Herzog Supply Co.

Builders' Supplies.

- Ornamental Terra Cotta. -
 - - - Mortar Colors. - - -
 - - - Soapstone Finish. - - -
 - - - Fire Proofing. - - -
 - - - Mineral Wool. - - -
 - - - Roebling's Wire Lath. - -
 Roofing and Sheathing Papers.
 2 and 3 ply Ready Roofing.

NORTHWESTERN AGENTS

St. Louis Hydraulic Pressed Brick,
Ellithorpe Air Brake Company.St. Louis Union Pressed Brick Works,
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BUILDING, SHEATHING PAPERS ASBESTOS, ROOFING.

307 HENNEPIN AVENUE,

MINNEAPOLIS, MINN.

TELEPHONE 823-2

YARDS THIRD ST. NORTH.

ANDREW J. SAWYER.

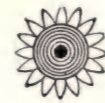
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A. J. SAWYER & CO.,

GRAIN



Commission Merchants.



CONSIGNMENTS AND MILLING BUSINESS SOLICITED.

Rooms 19 and 20 Board of Trade.

DULUTH, MINN.

Rooms 40 and 41 Chamber of Commerce,

MINNEAPOLIS, MINN.

H. M. CARPENTER,
President and General ManagerH. L. CARPENTER,
Vice President, Sec. and Treas.

TOOLS AND MATERIALS A SPECIALTY.

26 and 28 Washington Ave. South,
 MINNEAPOLIS.

Established 1870.

Edward S. Corser

Foster B. Elwood

Corser & Co.,

Real Estate

and

First Mortgage Loans.

Minneapolis, Minnesota

Supts. N. Y. Life Building.

NATIONAL
 Building, Loan and Protective Union,
 MINNEAPOLIS, MINN.

Authorized Capital, \$50,000,000.

Subscribed Capital, \$18,000,000.

This Company was the First National Organized.

Deposit with the State Auditors of Minnesota, Wisconsin and Washington, \$1,825,000.

Absolute Safety! No forfeiture of stock after one year. Cash
 withdrawals in three years. The most liberal Certificate of Shares
 issued by any company consistent with safety.

A Fixed time for the maturity of Shares. A fixed time for the maturity of Mortgages.

The only Association that during the year of 1890 transferred
 \$50,000 from the expense fund to the loan fund.

EMERSON COLE.

President.

JNO. F. CALDERWOOD.

Secretary.

PLUMBERS',
 STEAM AND GAS FITTERS'
 SUPPLIES.

Wrought Iron Pipe and Fittings,
 WOOD AND IRON PUMPS.

Agents for Perfection Cast Iron Radiators and
 Knowles' Steam Pumps.

Manufacturers of Sanitary Specialties.

RUGG, FULLER & Co.

212-214 First Street North,

MINNEAPOLIS, - - - MINNESOTA.

The MINNEAPOLIS FOUNDRY COMPANY is one of the largest establishments of its kinds in the Northwest. It has extensive works at Woodland, on the Minneapolis & Pacific division of the "Soo" line, in the northern part of the city, where are turned out a large variety of castings for architectural and manufacturing purposes.



O. A. PRAY.

The company makes a specialty of casting boiler fronts and Aetna grate bars, and it also does a heavy business in other kinds of grate bars, machinery castings of all kinds, and machine moulded gears and pulleys. It is prepared to do special work to order on short notice. The company was reorganized a few years ago and is on an excellent financial basis. A. F. Pray is secretary and treasurer as well as general manager. The company's late president, Mr. Otis A. Pray, the pioneer mill builder and mill furnisher, was born at Livermore, Maine, February 23, 1833, and at the time of his death, March 17, 1890, was over 57 years of age. At the age of 18 years he was apprenticed to Daniel Breedy at Lewiston, and after serving three years as apprentice formed a partnership with his employer, which continued three years, during which time they were engaged in mill building throughout Maine. In 1857 he came to Minneapolis, then a small town, and was soon engaged in directing the work on a partially completed saw-mill at Kingston, in the western part of the State. He had charge of the millwrights and carpenters—about 60 in all—who were engaged in damming the Falls of St. Anthony. On the completion of this task, the building of the Cataract mill—the first on the west side—was intrusted

to his care. Mr. Pray then entered into partnership with the late Leander Gorton, as mill proprietors at St. Cloud, Minnesota. Some two years later Mr. Pray sold out his interests to his partner. During 1866 the firm of Webster & Pray built the "big mill," now known as the Washburn B—the first large mill erected in the wheat section. The firm at this time employed 300 millwrights, having on hand eighteen or twenty contracts. In 1876 Mr. Pray erected the large Pray Machine Shops, and for the past two years Mr. Pray and his son, A. F. Pray, have been connected with the Minneapolis Foundry Co.

As a citizen and business man, Mr. Otis A. Pray was progressive, enterprising and public spirited, and his death was keenly felt by all who knew him. His widow and son survive him.

J. H. KERRICK, the dealer in machinery and supplies, at 2d avenue north and 5th street, has been in business in Minneapolis since 1881. He handles iron and woodworking machinery, engines, boilers, and general machinery and supplies, and is agent for the Watertown Steam Engine Company, and several lines of woodworking machinery. In Minneapolis he has furnished machinery for Nelson, Tenny & Co., Bardwell, Robinson & Co., the Minneapolis & St. Louis railway shops, the State Sash & Door Company, the Minneapolis Sash & Door Company, the Motor line shops, and the Minneapolis Street Railway Company shops. Mr. Kerrick's trade extends to Montana and the Pacific coast. He has fitted out some of the largest plants in Washington and Montana, and is now putting in a large sawmill at Oaksdale, Wash. Among orders just received is one for a large plant at Rosebud, Mont.

BROWN & HAYWOOD. Mosaic glass was first introduced into this country in the 18th century, and its manufacture in the northwest was first commenced in 1885 by Messrs. Young and Brown, who were succeeded in 1886 by the present firm of Brown and Haywood. Starting in a small unpretentious manner their business has gradually increased every year until now they are one of the largest firms in this line in the country, having established an enviable reputation for the artistic merit of their glass and thoroughness and high quality of their workmanship. In their stained glass department they employ sixty men, and we are authorized by the firm to state that in this line their product is greater in value than that of all other dealers in the two cities combined. The designing and manufacturing departments are under the direct supervision of Mr. Haywood, whose reputation and experience are well known in both this country and in Europe. The buildings occupied by the firm were especially designed for them by architect Edw. S. Stebbins. The second floor of the building is devoted to the stained glass department and Mr. Haywood's studio. The third floor is used as retail store rooms. This floor also contains the department of glass beveling and cutting. The fourth and fifth floors are devoted to the storage of immense quantities of glass used in their manufacturing departments. The first or ground floor contains the offices and shipping rooms. The private office of Mr. Brown is in the rear of the general business office, affording him a constant supervision

over the numerous clerks employed as well as perfect privacy. Messrs. Brown & Haywood have also a manufactory at 154 3rd Street, St. Paul, which is under the supervision of Mr. W. A. Hazel, late of the Tiffany Glass Co. of New York. Mr. Hazel has a thorough knowledge of stained glass, and patrons of the St. Paul house will receive the most courteous treatment as well as the best of workmanship.

Among some of the Minneapolis work done by Brown & Haywood, we would mention the following: Residences:—S. C. Gale, E. A. Merrill, H. E. Ladd. Churches:—Park avenue Presbyterian church, and St. Joseph Catholic church. Buildings:—Guaranty Loan, Lumber Exchange, Tribune and Century. While Messrs. Brown & Haywood have a competent corps of designers, they are at all times pleased to execute work from architects' designs, and in no case of this kind have they failed in the slightest degree to give the most perfect satisfaction. Parties intending using stained glass as a means of ornamentation in their homes will consult their best interests by consulting with this firm and examining their numerous designs, and can rely upon getting courteous consideration as well as conscientious and meritorious workmanship.

R. R. HOWELL & Co., manufacturers and jobbers of well and pump machinery, commenced business at their present location, 222 Washington avenue North, twelve years ago. Mr. Howell came to Minneapolis from Cambria, Wis., of which place he was a native, and where he had been engaged in the machinery business. He commenced business here on a small scale, but the volume of transactions has doubled nearly every year and the firm now does a business approximating \$150,000. To accommodate the manufacturing department of its business, the firm has recently built a new factory at its works at Prospect Park in southeast Minneapolis. The main building is 100 by 60 feet, three stories high and substantially constructed. There is a foundry 60 by 60 feet besides cupola. Owing to the continued increase of business the firm contemplates building on the rest of the block occupied by the works, during 1891. It has been found impossible to fill all orders with the present capacity. A specialty is made of rock drilling machines, which are used quite extensively in Minnesota, Wisconsin and the Dakotas for boring artesian wells, and of the tubular well machine which is mostly sold in Minnesota. Over 150 of the latter machines were manufactured last year. Another specialty is the earth auger machine, made especially for Minnesota and Dakota trade, in three styles and in which the concern did a large business last season. Howell & Co., manufacture their own patent wind mill (which has been on the market for over a year,) a full line of well supplies and tools, three styles of horse powers for well machines and feed mills and three styles of cord wood saws. A large and leading part of their business is in tank pumps of which over 1,300 were sold in 1890. Quite recently the concern commenced the manufacture of pony saw mills and already have a large trade in this line. It will be seen from the above that Howell & Co., are among the enterprising and progressive manufacturers of the city. In jobbing they handle a full line of brass goods, pumps and general supplies for this class of business. The firm has an established reputation for fine, serviceable goods, is well fixed financially and stands well in the business community.

THE NORTHWESTERN IRON & METAL COMPANY, which was established in 1889, is one of the largest handlers of junks in the northwest. During the year 1890 this concern's receipts of junk amounted to over 450 car loads. The company has excellent facilities for carrying on business, as it occupies buildings and yards covering an entire block in the southern part of the city, and with convenient side tracks from the Chicago, Milwaukee & St. Paul railway. Close communication with the railway system of the city enables the Northwestern company to make prompt reports on all goods shipped to its yards without the delay, loss and annoyance occasioned where stock must be hauled from railroad yards to warehouse with teams. M. I. Schulman, formerly the senior member of I. Schulman & Co., is the proprietor, and B. E. Nathanson is manager. Though a new concern in its present locality the Northwestern is building up a very fine business, and securing recognition as a prominent factor in the iron and metal trade.

RINGER & HARRINGTON, successors to the old established business of E. Bufton. There is probably no young firm in the city, who, in so short a length of time, have become so popular as Messrs. Ringer & Harrington, the practical sanitary plumbers and gas fitters. We refer to them as practical men because such is the case; both Ringer and Harrington served their full time as apprentices and thoroughly mastered the trade. Mr. Ringer was an old employe of the late E. Bufton, while E. J. Harrington filled the position as foreman in one of the largest plumbing establishments in the Northwest. On the death of Mr. E. Bufton, which occurred in June last, Messrs. Ringer & Harrington bought his old and well established business and are now conducting it in the same successful manner and on the thorough and honest principles mapped out and inaugurated by Mr. Bufton, many years ago. The firm have enjoyed a large increase of business and have added many new customers to their already long list. Among the many large plumbing contracts executed by this house we will mention that of the following buildings: The Journal, Edison Electric Light and Market Hotel; residences, D. F. Peck's, W. L. Wolford's, Geo. N. Bryant's, I. H. Edmon, Geo. Hamilton, S. B. Berg, the Dawdall building, N. Campbell's Block, a block of fine houses for N. B. Le Blond, a house for W. H. Lynn on Kenwood Place, also a house for O. S. Floren, corner of Dupont and Twenty-fifth streets, and numerous others throughout the city. It is hardly necessary to state that all work done by the new firm has given entire satisfaction as it could not be otherwise in the hands of such practical and thorough workmen.

ELIAS MOSES, President.
F. A. DUNSMOOR, Vice Pres.

F. W. EARLE, Sec. and Gen. Mgr.
A. C. PAUL, Treasurer.

The Peoples

LIVE STOCK INSURANCE COMPANY OF MINNESOTA.

Authorized Capital Stock, \$100,000.

Home Office, 7 Third Street South, Minneapolis, Minn.

Insures against loss by death from every form of disease or accident. "Write for particulars."

DIRECTORS AND STOCKHOLDERS:

ELIAS MOSES. DR. F. A. DUNSMOOR. R. J. MENDENHALL. A. C. PAUL. F. W. EARLE.



J. B. RYBERG,

WHOLESALE
Fresh Meats
AND COMMISSION.

Special attention paid to Country
Shippers in Veal and Poultry.

—REFERENCES:—

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Telephone, 1227-2 S. H. 868-3.

112 First Street North.

TWELVE YEARS EXPERIENCE.

Hubert Bowd

General Auctioneers

and

Commission Merchants.

Nos. 10 & 12 Fifth St. North,

Opposite West Hotel.



The largest
Auction House
West of Chicago.

Correspondence Solicited with Manufacturers and Wholesale Dealers.



Guaranty Loan Restaurant.

TWELFTH STORY OF GUARANTY LOAN BUILDING.

The most Modern Restaurant in the Northwest.

JASPER GIBBS,

PROPRIETOR.

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Advertisers may reach 2,314,332 Scandinavian-
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MENDENHALL, The Pioneer Florist of the Northwest,



Keeps constantly on hand Fresh Cut Flowers
for Bouquets, Baskets, Funerals, Weddings,
Parties or Festivals. Also decorative Plants,
Bedding and House Plants.

Greenhouse, 18th St. and First Ave. South.

City Store, 15 Fourth Street South. MINNEAPOLIS.

GEORGE OBERNE.

GEORGE N. OBERNE.

GEORGE OBERNE & CO.,

HIDES,

Tallow, Pelts, Wool, Grease, Furs, Etc.

Ginseng and Seneca Root a Specialty.

15 Second Street North.

BRANCH OF

George Oberne & Co. Chicago.
Boston Office, 620 Atlantic Ave.

MINNEAPOLIS, MINN.

J. R. HOFFLIN & CO.,

Wholesale and Retail Druggists,

ESTABLISHED 1878.

Cor. Washington and First Avenue South.

—PROPRIETORS—

Celebrated Liebig's Corn Cure, Higgins' Balsamic Lotion,

Uncle Josh's Rheumatic Cure,

And many other worthy preparations. Full line of all kinds of Patent Medicines
Druggists' Fancy Goods and Sundries. Correspondence Solicited.



Whiting Shirt Co.,

MAKE TO ORDER ALL KINDS OF

SHIRTS AND UNDERWEAR.

Office, 601 Hennepin Ave., - - - Minneapolis, Minn.

O. J. RINGER.

E. J. HARRINGTON.

Ringer & Harrington,

Successors to
E. BUFTON.

PRACTICAL SANITARY

Plumbers and Gas Fitters

ESTIMATES ON APPLICATION. PROMPT ATTENTION GIVEN TO ALL KINDS OF JOBBING.

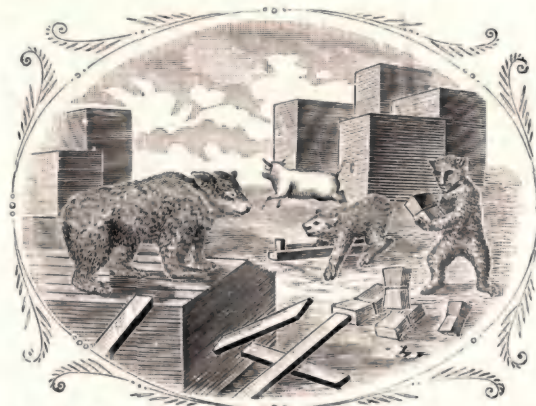
216 and 218 Second Ave. S.

MINNEAPOLIS, MINN.

Telephone Call 491-2.



WEST HOTEL.



YARDS, 920 Sixth Avenue S. E. and Cor. Plymouth and Lyndale Aves.

C. A. Smith & Co.
J. S. PILLSBURY.
C. A. SMITH.
Manufacturers and Dealers in
LUMBER, LATH AND SHINGLES.
Rooms 302 & 303 Lumber Exchange,
Minneapolis, Minn.

Bovey-DeLaittre Lumber Co.
 MINNEAPOLIS.

Extra Facilities for Getting out Heavy Joist and Timbers. R. R. bills a Specialty. Saw Mill, Planing Mill and Main Yard, 38th Avenue North and 2d Street.

MAIN OFFICE AND CITY YARD

Eleventh Avenue South and Second Street.

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GEO. H. COOK, Vice Pres.

HOVEY C. CLARKE, Treasurer.
GEO. A. R. SIMPSON, Secretary.

Branch Offices, Room 2 Lumber Exchange.

Hall & Ducey Lumber Co.

General Offices, Saw Mill, Planing Mill, Lumber Yard and Dry Kilns.
FOOT FOURTH AVE. NORTH.

MINNEAPOLIS, - MINNESOTA.

CLOUGH BROS.
 MANUFACTURERS AND DEALERS IN

LUMBER.

Office 40 Nicollet Island.
MINNEAPOLIS, - MINNESOTA.

Flour City
Sash & Door
Company.

W. C. BAILEY, President.
P. B. LACY, Vice President.
JOHN DODSWORTH,
Secretary and Treasurer.

Manufacturers and Dealers in
LUMBER,
 Sash, Doors, Blinds,
 MOULDINGS, ETC.
 1608-20 Monroe St.,
 MINNEAPOLIS, MINN.

BROWN & HAYWOOD,

STAINED GLASS WORKS,

Plate and Window Glass,

21-23-25 North Third St.,

MINNEAPOLIS, - - MINNESOTA.

N. P. CLARKE,
ST. CLOUD, - MINN.

F. H. CLARKE,
MINNEAPOLIS, - MINN.

N. P. Clarke & Co.
 WHOLESALE LUMBER.

Lumber Exchange

MINNEAPOLIS, MINN.

CHAS. S. BARDWELL. S. C. ROBINSON. CHAS. N. ROBINSON. R. R. CLARK

Bardwell, Robinson & Co.
 MANUFACTURERS OF
LUMBER, SASH, DOORS

BLINDS, MOULDINGS,
 Hardwood Interior Finish, Etc.

PLANING MILL,
 With the Best Facilities for Dressing and Shipping Lumber.

2nd Street and 24th Avenue North.

MINNEAPOLIS, MINN.



W. S. Hill & Co.

*Manufacturers and
Wholesale Dealers in*

LUMBER.

General Office, Lumber Exchange,

*Yard, 21st & 22d Avenues North,
Bet. Third St. & Lyndale Ave.*

Minneapolis.

THE LILLIBRIDGE-BREMNER FACTORY, of the American Biscuit & Manufacturing Company, is the only cracker manufacturing house in the city. The business was established in 1872 by Mr. H. F. Lillibridge who has resided here for thirty years, and has been at various times extensively engaged in the mercantile and lumber business, at one time as a member of the firm of J. Dean & Co. In 1885, Messrs. S. D. and Geo. S. Works, who had been connected with the house nine and eleven years respectively, were admitted to partnership, and the firm became H. F. Lillibridge & Co. Four years later by consolidation with the Minneapolis branch of the D. F. Bremner company of Chicago, the house became the Lillibridge-Bremner Co., and in August, 1890, the business was sold to the American Biscuit & Manufacturing Company, and took the present title. Mr. S. D. Works, who has been the general manager of the business for some years, was retained in the same position—a post which his extensive experience in the business, and natural ability and aptness, especially fit him for. The business house and manufactory of the concern occupies the premises at 13, 15, 17 and 19 South Third Street, utilizing four stories and a basement and a large addition in the rear. The magnitude of the business is such that approximately 200 hands are constantly required. These are distributed throughout the cracker factory, the confectionary factory, and the packing, shipping and retail departments. A full assortment of crackers, cakes, jumbles and bakers' goods is made, and a general line of confectionery. The retail department supplies a large city trade with bread, rolls and fine cakes. "Drummers" from the Lillibridge concern patrol the entire Northwest, and goods from its machines are sold in every town from northern Wisconsin to the Pacific coast. It is a popular house in the trade and enjoys the confidence of its customers. The annual output and sales are constantly increasing and have now reached a very large figure.

THE MINNEAPOLIS DISTILLING COMPANY is one of the younger manufacturing enterprises of the city, but one which is coming to the front very rapidly. Its growth has been quite remarkable. When it commenced business in the spring of 1889 its capacity was only five barrels per day, and the buildings occupied were comparatively small. With the opening of the second year's business the capacity was increased to twenty barrels a day and at the present time it has an equipment which will warrant an output of at least fifty barrels per day. The aim of the company has been to establish a trade in the finest grades of whiskey and its best brand is identified with Minneapolis by being named the "Flour City." It is claimed for this whiskey that it is the equal of anything made from the Pennsylvania rye or Kentucky corn—that Minnesota corn and rye are shipped south, manufactured, and returned here in the form of whiskey which of course is no better than that made right here from the same grain. In fact the lower market price of grains makes Minneapolis a very favorable point for the manufacture of whiskey. The company has prospered from the outset. It has increased its capital stock to \$200,000, much of which is held by Minneapolis parties, and has recently erected a new bonded warehouse at a cost of \$15,000 and with a capacity of 7,000 barrels. The affairs of the corporation are managed economically, there being only two salaried officers.

WHITING SHIRT COMPANY. The history of the firm to which the above company succeeded is a striking example of what energy and perseverance, coupled with business sagacity can accomplish. Established in 1872 it has continued from year to year to increase its business, and extend the area of its operations, till now its agents cover an area of territory extending from Chicago on the east to the Pacific slope on the west, and from Lake Superior on the north to Nebraska on the southwest. After several changes in the personnel of the firm it was incorporated into a stock company in January, 1888, with a capital stock of \$50,000. N. P. Whiting, who is one of the original founders of the firm, and also the largest stockholder, was elected president, and has held the position ever since; and his thorough knowledge of the business, coupled with his well known business methods, have contributed more than anything else to the success of the corporation, which has steadily increased annually in its shipments, till in 1890 it reached nearly to a round \$100,000, an increase of 25 per cent. on the preceding year. The prospects for a still further increase in 1891 are very flattering. In addition to the regular white shirt, this company makes a special feature of Flannel and Neglige Shirts, also underwear of every description. Nothing but material of the finest quality (imported and domestic) is used. Eight agents are employed on the road, while the number of employees all told reach 100. A special feature of the management is the inducement held out to the employees to participate in the profits of the business, and we found that several of them had subscribed for stock, the profits from which are credited to their account at the end of each year. This is conducive to the best interests of all concerned, and a great incentive to united action. It is a co-operation in its best form. The factory is situated at 312 and 314 First Avenue north. It is a large and commodious place, and everything is arranged with a view to the health and comfort of the factory hands. There are four cutters employed regularly, with a full complement of girls attending to the sewing machines. The office is at 601 Hennepin Avenue, where all the correspondence, shipping and financial business is conducted by a corps of clerks. It is strictly a Minneapolis institution,—organized by Minneapolis men, operated by Minneapolis capital, and merits the patronage and support of all who appreciate fair and square dealing, and good business methods.

JAMES LUGSDIN, manufacturer of, wholesale and retail dealer in furs, is a recent acquisition to the ranks of Minneapolis' business men. He is one of the manufacturers who have been induced to come here by the Board of Trade. For twenty-three years he was the leading wholesale furrier of Toronto, Canada, where he kept in constant employment over 150 hands. Upon leaving his old home Mr. Lugsdin was presented with a handsome illuminated address from the Board of Trade of Toronto, of which body he was for many years an active member. Since coming to Minneapolis he has opened, in connection with his manufacturing business, a retail store at 411 Nicollet Avenue, and has put in a very complete stock of fine imported and domestic furs. To an inspection of this stock, whether with a view to purchase or not, the public is always cordially invited, and visitors are always sure of a courteous welcome from Mr. Lugsdin or his manager, Mr. Conway C. Wyatt. In the workrooms seventy hands are now employed. This number will be greatly increased as soon as the shop can be enlarged. For his supplies Mr. Lugsdin draws from the resources of all parts of the world. He has correspondents in India, China, Tripoli, and South and West Africa, from whom he receives valuable furs, such as tiger, leopard, lion and koodoo skins, and heads and skins for mounting. Mr. Lugsdin also goes frequently to Europe to buy in the great fairs of Leipzig and Nijni-Novgorod, and at the annual seal skin sale at London. He has made nearly two score trips across the Atlantic. This extensive acquaintance and experience has put Mr. Lugsdin on an almost unapproachable footing as a furrier. His familiarity with tastes and styles, values and qualities, enables him to cater to the most cultivated and particular trade, and supply goods at prices which commend themselves at once to experienced buyers. To those who are unfamiliar with furs he is enabled to give the benefit of his long experience and furnish valuable aid in making selections. As he manufactures his own goods he can warrant that part of the work, and also compete successfully with other dealers. He has ample capital for his large business.

VACUUM OIL COMPANY, manufacturers of Petroleum Lubricants. This company was incorporated in 1866, and began in a very small way making oils under the peculiar Vacuum process, and has constantly increased until now the works comprise two plants, one at Rochester, and one at Olean, N. Y., covering about 26 acres. They now have branches at Atlanta, Baltimore, Boston, Chicago, Cincinnati, Minneapolis, New Orleans, New York, Philadelphia, Pittsburg, San Francisco, St. Louis; Liverpool, England; London, England; Bombay, India; Montreal and Toronto, Canada. They also employ about 180 traveling salesmen. Their products are made under the Vacuum process which prevents charring or injury to the oils and give them wearing properties unknown in other lubricants. Their oils are sold direct to consumers and cannot be duplicated by other manufacturers. The Minneapolis office, 610 Lumber Exchange, was established in 1886, and their business in the Northwest has rapidly increased under the management of Mr. James W. Wise.

THE MINNEAPOLIS PAPER BOX WORKS have their offices and factory in the new Seymour-Filteau block at 110-112 Second Avenue North—Messrs. Frank Heywood & Co., are the proprietors. Mr. Heywood started in this business in 1882, employing four hands. They were first located at 123 Nicollet, removing to 233 First avenue and later to 122 and 124 Washington avenue North, where they remained until the fire drove them to their present commodious quarters. They occupy five floors 44x100 feet each, lighted by electricity and heated by steam. Mercurial fire alarms are to be used on all floors to avoid surprise and loss by fire. Heywood & Co., furnish all kind of boxes and labels, doing their own printing, and send goods to all parts of the Northwest. They now employ some eighty to ninety hands who are kept busy turning out their large orders.

LARAMEE & OVERLOCK, Manufacturers and Dealers in Light and Heavy Harness, are located at 43 South Fourth Street, Minneapolis. Mr. Laramee, the senior member of the firm, was born in Canada and came to Minnesota in '57, opening a small harness store. The business having increased very largely since that time, Mr. Laramee found it necessary to have a partner, and on January 1st, 1890, Mr. H. T. Overlock, who had been in Mr. Laramee's employ for twelve years, entered the firm. For Fine Goods this house has few equals and no superiors.

MESSRS. RUGG, FULLER & COMPANY commenced business in May 1885, as wholesale dealers in plumbing and steam heating materials, mill and railway supplies. In the course of five years their business increased to such an extent as to necessitate a removal to larger quarters and in May 1890 they removed to the large double brick building, 212 and 214 First street North—containing six floors 55x140 feet. Having more floor space, they doubled their stock and through such increased capacity to handle trade, were enabled to transact fifty per cent. more business in 1890 than in any previous year. In addition to carrying a large and very complete stock of staple steam heating and plumbing materials, they manufacture a handsome line of sanitary specialties which are on exhibition at their show room. In their mill supply department can be found a large and carefully selected line of injectors, pumps, oil-cups and lubricators. Few houses in the same line of business enjoy such an extended trade as do Messrs. Rugg, Fuller & Co.; from Lake Superior to British Columbia is the field they work in, and the returns have met the most sanguine expectations of these enterprising dealers.

W. W. HUNTINGTON, President. A. E. BARDWELL, Secretary.
W. B. RANSOM, Treasurer and Manager.

Northern Mill Co.
of Minneapolis.

Manufacturers and Wholesale Dealers in **PINE LUMBER,**
Thirty-second Ave. North and River.
MINNEAPOLIS, MINN.

Telephone 42-4.
P. O. Box, 428.

FRASER & SHEPHERD,
WHOLESALE MANUFACTURERS OF
DOORS, SASH, BLINDS AND MOULDINGS,
GLAZED SASH, BRACKETS, NEWEL POSTS, STAIR RAILINGS,
TURNING, SCROLL SAWING, SHAPING, ETC.

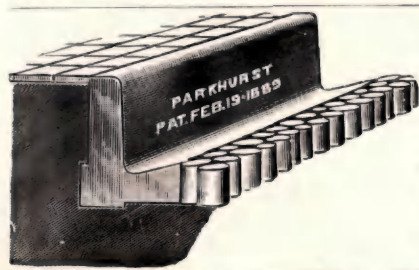
Stair Building and Hardwood Interior Finish

BANK, OFFICE, STORE | Church Finish
& SALOON FIXTURES. | and Furnishings.

Fifth Street and Fourth to Fifth Aves. North.
MINNEAPOLIS, MINN.

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Parkhurst Paving Co.
Manufacturers of the
Parkhurst Combined Curb and Gutter



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Guaranty Loan Bld'g.,

MINNEAPOLIS, MINN.

A. G. Parkhurst, General Manager.

The Parkhurst Combined Curb and Gutter has been laid and constructed upon many of the principal avenues in the city of Minneapolis, notably Park, Portland, Stevens, Third and Twentieth Avenue North; more than 100,000 linear feet having been laid during the year 1890.

For economy, durability and beauty, this curb and gutter has no equal, and it is only a question of time when it will take the place of all other kinds. It has received the hearty approval of the city engineer and city council as well as the board of park commissioners. Nothing can equal it for private grounds, boulevards and parkways.

The corporation has a capital stock of \$150,000, and numbers among its shareholders some of the most prominent and best known business men and citizens of Minneapolis, among whom may be mentioned Louis F. Menage, president of the Northwestern Guaranty Loan Company, Emerson Cole, president of the Peoples Bank, Hon. John P. Rea, Loring T. Ross and others.

R. B. LANGDON. A. H. LINTON.

LANGDON & CO.,
Railroad Contractors,
401 Nicollet Avenue,
MINNEAPOLIS, MINN.

JOHN F. WILCOX,
--- DEALER IN ---
Lumber, Sash, Doors and Blinds,
MANUFACTURER OF
MOULDINGS AND DRESSED LUMBER.
Office and Mills, Cor. Eleventh Avenue and Ramsey St., N. E.
MINNEAPOLIS, MINN.

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717 Tenth Avenue South,
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BOYCE BROS & CO.,
WHOLESALE AND RETAIL
DEALERS IN ALL KINDS OF
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OFFICE AND YARDS,
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Minneapolis, - - - Minnesota.

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LECK & McLEOD,
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JOBGING OF ALL KINDS PROMPTLY ATTENDED TO.
Counters, Shelving and Office Fittings a Specialty
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Bakers' Ovens and Boilers Set a Specialty.

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Estimates given on all kinds of Brick and Stone Work.

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GEORGE W. TURNBULL,



**BUILDING
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SPECIALTIES:
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Mineral Wool, Mortar Colors,
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MINNEAPOLIS, MINN.

OUR COMMERCIAL INTERESTS.

The wholesale trade of Minneapolis is growing rapidly. In 1888 the total amount of the exclusive jobbing trade was about forty-two millions and in 1889 fifty millions. Were flour and manufactured articles sold to be added the amount would be more than doubled. The trade for 1890 has been of a very satisfactory character and the outlook was never more favorable. Notwithstanding the talk of poor grain crops and general dullness there has been a large increase in sales in nearly all lines. It has not been a question of demand and of opportunity, but of capital and facilities to do business on a largely increasing scale. Our wholesale stores are generally reported to have all the trade they can handle with an added business for the year ranging from ten to forty per cent. Collections have been much better than heretofore and the practice of giving long credits is being almost wholly discontinued. Merchants are not "carried from spring to fall" as formerly, but pay up promptly in from thirty to ninety days. In Minnesota and adjoining states farmers are going largely into dairy, fruit and garden products and not being dependent upon a single crop are more prosperous and pay their bills to the retail merchant who remits to the jobber. In the Dakotas farmers are beginning to keep sheep and cattle largely and enjoy larger and more sure incomes than formerly. Since the bulk of the grain and other produce is sold in Minneapolis, it is natural that purchases should be made here. Most of the agricultural implements used in the state and the Northwest are sold from this point. We have here the largest wholesale houses of the Northwest in dry goods, in hardware and in groceries, but it is recognized by all that we need other houses in these and other lines to give the required variety. Customers are rarely satisfied to buy from one or even two houses but want to "shop around," comparing prices and looking up novelties. The leaders of our trade here, therefore, will gladly welcome other houses equipped with ample capital and ready to push out for new business. We need additional houses in dry goods and notions, drugs, boots and shoes, crockery, hats, caps and fur goods, teas, coffees and fancy groceries, books, stationery, machinery, millinery, etc. In fact, it is hard to find any line of wholesale trade that is "overdone" in Minneapolis with its hundreds of thousands and its tributary population of four millions, that number to be quadrupled within the next decade in all probability. So rapid is the development of the new Northwest that it is difficult to keep up with the urgent demand upon the jobbing trade. It is very probable that we shall see great additions during the next two or three years to our jobbing houses but there will be still room for more. This city is located at the gateway of the trade and commerce of the New Northwest. It handles its products; it should and will supply it with all lines of goods.

The firm of GEORGE R. NEWELL & Co., is the largest wholesale grocery house in the Northwest. Mr. Newell commenced business in 1867. Through several changes of partnership and location, the firm has made constant progress till now it stands unrivalled and at the head of the trade. For a decade or more the Hon. R. B. Langdon, a wealthy contractor and capitalist, has been Mr. Newell's partner. For a long time the firm occupied the large building on First and Washington Avenues North, but the constant accession to its trade compelled a removal, and the magnificent warehouse at the corner of First avenue north and Third street was erected. This is one of the most complete and commodious business buildings in the west. It was especially planned for the wholesale grocery trade. The building is of pressed brick, five stories high, with large basement and covers about a quarter of a block. Handsomely appointed offices occupy the First avenue front on the ground floor. George R. Newell & Co., have built up a trade which reaches from Lake Michigan to the Pacific ocean. The score of traveling men who carry Newell & Co.'s samples visits towns in perhaps a dozen states and the trade extends even further. The bulk of the business is of course in Minnesota, the two Dakotas, Montana, Idaho, Washington and Oregon. During 1890 the firm did a business of over eight million dollars. It is rated in the highest class by the mercantile agencies and its affairs are conducted with a sagacity and prudence which maintains its long established reputation in the business world.

Geo. R. Newell is, perhaps, one of the most popular men in the city, not only among his employes, of whom he has a host, but among his business associates, who recognize in him all that is upright and honorable. A leading spirit in the Jobbers' Association, he is always ready to further any movement made in the interest of Minneapolis, and can always be found in the lead of any projected enterprise. Mr. Newell personally is the most approachable man in Minneapolis, and has always time to say a courteous word to a caller, whether it be a mendicant asking alms or a millionaire come to see about an investment.

The firm of ANTHONY KELLY & Co., wholesale grocers, is the oldest in its line in Minneapolis. Mr. Kelly began business in the spring of 1858. At that time Minneapolis was but a village and it took a far-seeing eye to picture the future greatness of the place and its probable development as a business center. Mr. Kelly himself probably did not realize the enormous growth which was to come but he had unbounded confidence in the town and believed that the conditions were favorable to the building up of a fine business point. The great tributary prairies of the Northwest were then mainly peopled by Indians but the fertile

soil was there and immigrants by thousands were looking to the west for homes. Prosperity was sure to come, even if it should be much delayed. After eight years of successful business Mr. Kelly admitted to partnership Mr. H. W. Wagner who had come to the city in 1857. Since then (1866) the firm has remained unchanged as to membership. In business it has made enormous progress. The customers of the house are found among the grocers and general store keepers all over Minnesota, North Dakota, South Dakota, Northern Iowa, Western Wisconsin and even into Montana. Twelve traveling men are kept on the road all the time and in the office and warehouse a large force of clerks and porters is in service. The firm occupies a three story double stone building sixty-six by one hundred and fifty-seven feet in ground area at the corner of Washington avenue and Second avenue North. This was the pioneer firm in introducing the celebrated Norway dried fish and herring into the Northwest. During its many years of business the concern has made thousands of friends, not only in the grocery line but in every branch of business. As a leading and respected citizen Mr. Kelly has been frequently called upon to take part in public movements and he is connected with some of the strongest financial institutions of the city. His service as a director of the Minneapolis Industrial Exposition is only one of the ways in which he has exhibited his public spirit.

The firm of JANNEY, SEMPLE & Co., is the outgrowth of one of the oldest hardware concerns in the city—that established by the Hon. J. S. Pillsbury in 1855. It is now the largest wholesale hardware house in the Northwest. Mr. Thos. B. Janney the senior partner is one of the ablest and most respected of leading business men of Minneapolis. His mercantile career has been very successful and has been marked by such ability and integrity as to win the confidence and esteem of the business community. In private and public life Mr. Janney is fully as well regarded as in business. He has been a valued and influential member of the board of directors of the Minneapolis Exposition and was appointed on the first police commission as a representative of the conservative element of the Democratic party and the business interests of the city. In this trying and unattractive public position Mr. Janney served conscientiously for the good of the city, sacrificing much time from his private interests. Mr. Frank B. Semple has been connected directly with the jobbing and manufacturing of hardware for the past twenty years. His connection with the jobbing business commenced with the old firm of Lowry, Perin & Co., of Cincinnati, O. He was afterwards interested with the Perin & Gaff Manufacturing Company, of Jeffersonville, Ind., manufacturers of general hardware. His experience in the jobbing and manufacturing interests are, of course, of very much value in his present location. Mr. Semple arrived at Minneapolis in the early part of '84, and purchased the interest of the late Mr. Brooks, of the firm of Janney, Brooks & Co. The firm now consists of Mr. Janney, Mr. Semple and Horace M. Hill. A couple of years ago the firm moved from its old quarters on Nicollet avenue and First street to the new Mutual block at Second street and First avenue South. This is probably the finest wholesale building in the west, outside of Chicago. It is constructed of brick and stone, and cost \$175,000. It is 157x155 feet, five stories in height. The stockholders are among the most prominent gentlemen in the city, and include Messrs. Janney and Semple. The firm of Janney, Semple & Co., occupies about one-half the building—the part at the corner and thus secures a double frontage. The five floors cover an area of 75x155 feet each and the basement is 88x155 feet. The building is supplied with two elevators, with gas and water on each floor and other conveniences arranged by plans outlined by the firm. The immense stock is arranged in departments, according to bulk, weight and value. The ground floor is separated into two departments, the offices and cutlery occupying the front and the heavy iron and shipping occupying the rear. The second floor is occupied for sample rooms and packing rooms. The stock in the various departments comprise a greater variety than can be found in any similar house in the Northwest—heavy and shelf hardware, cutlery, iron, nails, barbed wire, window glass, railroad, machine shop and mill supplies, belting, cordage, chains, wire rope, iron beams, tin plate, and similar goods. The firm has a large number of travelling salesmen who reach every town of importance as far west as the Pacific Ocean and north to Manitoba. The year just closed has been one of unusual success with them, and with their great facilities it is easy to predict for them a trade that will exceed their most sanguine expectations.

WILLIS & DUNHAM, Importers of Millinery. For upwards of sixteen years the above named firm have been engaged in the millinery business, being located at that time in New York city. In 1878, after a thorough investigation of the surroundings, they were so favorably impressed with the city of Minneapolis as the coming supply point for the great Northwest that they located here at once, and they are happy to say through this issue of the JOURNAL that they have never had any cause to regret their removal to this city, having since their arrival here increased their sales with each succeeding year.

At the present time their establishment, at 619 Nicollet Avenue, is donned in spring attire; their large stock embracing everything new, beautiful and fashionable in Millinery, hats, fancy feathers, flowers, ribbons, tips, trimmings etc. A considerable portion of this stock being imported direct from Europe by Mr. Dunham, the resident buyer of the firm in New York, who makes frequent trips to Paris and London for this express purpose. Being a buyer of unexceptional shrewdness and an expert in judging goods, he always secures the best bargains the market affords. These bargains the firm gives their patrons the advantage of, they being satisfied with a small margin of profit.

WYMAN, PARTRIDGE & Co. The largest wholesale dry goods house northwest of Chicago is that of Wyman, Partridge & Co., corner of First Avenue south and Second Street. The building is 150x200 feet on the ground and five stories high. The business of Wyman & Mullen was established in 1874, the firm



O. C. WYMAN.

Photograph by JACOBY.

far-sighted leader of trade, whose whole time and thought is concentrated on the work in hand. The success of this firm is an example of what perseverance along a single line of effort will accomplish. Mr. Wyman has charge of the stock and purchases with general insight of the business in all its details.

Geo. H. Partridge has charge of the credits and finances generally. He is a bright, progressive business man, who has made his work felt in the rapid and substantial extension of the trade of this firm of which Minneapolis should be especially proud. The more such men like Wyman & Partridge we can have the better it will be for our city, where there seems to be almost no limit to the amount of business which can be secured by first-class men with the needed capital and experience to handle the immense trade which naturally and inevitably centers here.

DRENNEN & Co., importers and dealers in china, glassware and similar goods, have one of the handsomest stores on Nicollet Avenue, the leading retail street of Minneapolis. E. J. A. Drennen, the head of the firm, came to Minneapolis in 1881 from eastern Ohio. He formed a company and opened an extensive crockery, queensware and glassware business at 509 and 511 Nicollet Avenue in the Syndicate block. The business prospered here for a year or so but met with a heavy loss in 1883, when the entire establishment burned out together with the adjoining store. Mr. Drennen immediately opened in a new location, and after several changes of firm and locality leased the present commodious store at 315 and 317 Nicollet avenue, where the business is now well established. The house is known as the leader in its line in the city. China, cut glass ware, table cutlery, silver ware, lamps, pottery, brass and bronzes, antique ware bric-a-brac, and everything usually found in a first-class store of this kind, make up the stock of Drennen & Co. Unusual taste is exercised in the selection of goods, and the ideas and requirements of cultivated buyers are fully met. The store has become known throughout the city and State as the repository of the most artistic table ware to be found in the west, and it is always visited by residents of other parts of the State when in the city shopping. Visitors are always made welcome, and an inspection of the beautiful articles is quite worth the time required. Drennen & Co. have a well earned reputation as honorable intelligent and painstaking dealers.

constantly enlarging its business and continuing with minor changes until May, 1890, when, Mr. Mullen retiring because of ill health. Mr. Geo. H. Partridge, for ten years with the house in charge of the department of credits, came in as partner. The business has grown within the decade from \$400,000 a year to \$3,000,000 annually. During the past year the increase has been 40 per cent., notwithstanding the dropping of all slow pay customers and keeping up prompt collections everywhere. This firm is at the front of the business men of the northwest for energy and thorough business methods. To O. C. Wyman is due almost wholly the credit of establishing and building up of this large and solid wholesale trade. He is a judicious, shrewd,



GEO. H. PARTRIDGE,

Photograph by JACOBY.

PATTERSON & STEVENSON, formerly Patterson & Dickinson, occupy a double frontage store, which is number 204 Nicollet avenue, and 205 Hennepin avenue. The success and popularity of this house, now one of the leading jobbing houses of hats and caps in the Northwest, is well deserved. It has been achieved through persistent and intelligent effort, strict business integrity and the possession of those personal characteristics which contribute so largely to business success. R. H. Patterson the senior member of the firm, has spent the best years of a busy life in the wholesale business. He removed to Minneapolis from Southern Ohio nearly a decade ago. Under his intelligent and conservative management the house has rapidly taken a prominent place in its special line of hats, caps, straw goods, gloves, mittens and fur goods. Mr. Patterson's popularity with his eastern connections, with his customers and with his salesmen and employes has aided quite as much in giving the house its excellent reputation, as his acknowledged ability and well known integrity. T. W. Stevenson, after many years spent in successful mercantile pursuits, has recently become a resident of Minneapolis and identified himself with its progressive commercial interests. He will prove a decided acquisition to the city's jobbing trade as he has plenty of capital and is an active, pushing business man. The business of the firm has increased to such dimensions as to cause arrangements for new and more commodious quarters. These will be occupied this year and a large manufacturing plant will be put in. A well organized force of jolly well fed, well dressed travelling men contributes in no small degree to the firm's success and widespread popularity.

W. S. NOTT COMPANY are the largest manufacturers and dealers in their line of goods in the Northwest. Their leather belt manufacturing department has doubled within the past year. They are employing about twenty-five men in this part of the business, and are cutting up from two hundred to two hundred and fifty hides a week into belting. Their Diamond brand of leather belting is acknowledged by all consumers, to be the best leather belt made in the country. A few months ago they manufactured the largest leather belts in the world for the Minneapolis Street Railway Company. They are two belts about 150 feet each, 73 inches wide, and double. It took in the neighborhood of 500 hides to make these belts, besides a lot of 24-inch double and other belting for this company.

They are also the Northwestern agents for the New York Belting & Packing Co., of New York, who are the largest manufacturers of mechanical rubber goods in the world. They carry a full line of their belting, packing, hose, valves, and in fact all mechanical rubber goods. It is a well known fact that the New York Belting & Packing Co.'s goods are the best made.

They are agents for the Eureka Fire Hose Co., of New York, who are the largest manufacturers of cotton fabric hose in the country, and manufacture the best grades for fire departments and general mill use. Their hose is recommended both by fire departments and insurance companies.

They also carry a full line of rubber boots, shoes, etc., and do a large business in this line. They carry the Meyer Rubber Co.'s and the Goodyear India Rubber Glove Co.'s goods. They also handle very largely, rubber clothing such as mackintoshes, and in fact all kinds of rubber clothing, as well as oiled clothing and horse and wagon covers.

They are also dealers in fire apparatus, having supplied most of the towns in the Northwest with fire apparatus, such as hose, hose carts, hook and ladder trucks, firemen's hats, belts and shirts, and in fact all goods used by fire departments. They have probably sold more in this line in the Northwest than all other companies put together. So you can see when you come to foot up their whole business, taking the leather belt business, rubber belting, packing and hose, mackintosh goods, rubber boots, shoes and clothing, it makes them a large house and a house that can handle any line so as to satisfy their customers.

W. K. MORISON & Co., hardware dealers at 107 Nicollet Avenue, are conducting a business which was established in 1855 by the Hon. John S. Pillsbury. The old firm of John S. Pillsbury & Co. underwent several changes after Gov. Pillsbury retired. About seven years ago it became Janney, Semple & Co., and in September, 1888, W. K. Morison & Co. purchased the retail business of the firm and took possession of the old stand. The present firm has a very successful and steadily increasing business and carries a complete stock of goods in all its various departments, of which there are several not usually maintained by houses of this class. A specialty is made of fine building hardware, and the firm has furnished trimmings for practically all of the large public buildings and the finest residences that have been erected here in the last three years. As examples, might be mentioned, the great Guaranty Loan building, the Public Library, the Minneapolis Postoffice, Mr. S. C. Gale's residence and the Lowry building in St. Paul. On the second floor of the store is a full line of butchers' tools and machinery, which will well repay inspection from those interested in this branch of hardware. The firm is Northwestern agent for the well known Buffalo Standard scales, the Henry Disston & Sons circular, mill and gang saws; Barnes' patent hand, foot and steam power machinery; the Norton emery wheels, and similar brands of standard goods. The interests of Messrs. Morison & Co.'s extensive mill and lumbermen's supply trade are carefully looked after by a salesman who devotes all of his time and attention to this line. They are headquarters for all goods they handle, as they have ample capital and purchases are made direct from first hands, and always for cash, and customers are thus assured of having their orders filled promptly, and at lowest market rates.

A. M. PRATT & Co., Wholesale Paper Dealers. This firm, composed of Waldo E. Pratt, President, Boston; Geo. A. Mirick, Treasurer, New York city, and Fr. Wurtzbach, Jr., resident Manager in this city, has transacted a steady and rapidly increasing business since its origin. During the year just closed they added to their already large and complete stock of paper, a full line of blank books, stationery and butcher's supplies, and they call attention to the fact that theirs is the only house in the Northwest having complete facilities in connection with their business for printing all kinds of paper to order, making a leading specialty of dry goods and boot and shoe paper. They are better prepared now than ever before to supply the general demands of their patrons most satisfactorily. Mr. Wurtzbach, the general manager, will always be pleased to meet all their old customers as well as any new ones who may favor him with a call.

Messrs. A. M. Pratt & Co. wish through this edition of the JOURNAL to express their utmost gratefulness to their many customers and friends who have contributed much toward the uninterrupted success of their house.

CHARLES T. LEONARD, jobber and manufacturer of window shades, awnings and flags, laid the foundation of his present prosperous and growing business in 1880 at 211 Hennepin avenue, where he occupied a part of the second and third floor lofts of a small building. Two years later the space was found inadequate and the commodious three story and basement store at 203 Hennepin ave. was secured. A portion of this building was used for other purposes until two years ago when it was found necessary to have the use of nearly the whole building—and even now the large space is too limited for the requirements of the various departments. The business commenced in a small way in jobbing window shades, shade fixtures and kindred lines of goods and in manufacturing shades, awnings, tents, flags and banners. The house is now well known over the Northwest and from the first has maintained a high position for square-dealing and fairness. Its travellers visit all the important towns in Minnesota, the two Dakotas, Montana, and parts of Iowa, Wisconsin, Michigan and Nebraska. Trade is drawn from Manitoba and as far as the Pacific coast. The good will of the trade is manifested by the continued patronage. It has been the purpose of Mr. Leonard in this business enterprise, to keep fully abreast of the times and sell at fair prices. He has succeeded in keeping his house at the front as a recognized source of supply for the demand for fine goods and the best novelties. The specialties of this house are store shades, awnings and flags, and it has been notably successful in producing silk stands of colors for military and other organizations and in making silk and embroidered banners for lodges, societies and Grand Army posts. Banners turned out by this establishment may be found all over the Northwest and of such beauty and finish as to fully equal the best productions of older Eastern manufacturers. Mr. Leonard is progressive and is making larger and broader plans for the future. He expects during the year 1891 to carry a larger line of goods and be better able than ever to supply his increasing trade. He will continue to make a special feature of awnings for residences there being an increasing tendency upon the part of householders to increase the comfort and improve the appearance of their homes by the addition of the popular and elegant Italian awnings. Personally and as a merchant, Mr. Leonard commands the confidence of the community.

R. J. MENDENHALL was born in North Carolina in 1828. Several years of his early life was spent in New York and then he came west, first teaching school in Iowa, and afterwards taking up surveying in the same state. While at civil engineering he made three trips across Iowa in a professional capacity. Even at that early day Minneapolis was an attractive place to people of progressive western ideas, and Mr. Mendenhall naturally gravitated thither. He arrived in Minneapolis in 1856, and his natural love of flowers was so strong that a part of his baggage consisted of a few carefully protected plants. Though other pursuits offered themselves in abundance in the young city, they did not permanently attract Mr. Mendenhall and in 1865 he regularly entered the business of a florist. He had previously built greenhouses for his own amusement, and the growing demand for his flowers was one thing that led him to adopt this business. Since then Mr. Mendenhall's large property between First and Stevens Avenues and Seventeenth and Nineteenth Streets has produced untold numbers of beautiful flowers. The greenhouses multiplied rapidly until there are now a dozen or more, with foundations in for additions, which will nearly double the capacity. Mr. Mendenhall is now the most prominent florist in the northwest. His floral products easily excel all competitors in quantity, and as to quality,—the frequency with which he secures the first prize, whenever competitive displays are made, tells the story quite graphically. At the floral displays at the exposition, and at other public exhibitions, Mendenhall's flowers invariably take the first place. Mr. Mendenhall keeps constantly on hand fresh cut flowers for bouquets, baskets, funerals, weddings, parties or festivals, and also has a large collection of decorative plants for general sale, or for use in beautifying houses on festal occasions. He also makes a specialty of bedding and house plants. In summer the grounds about Mr. Mendenhall's residence at Eighteenth Street and Stevens Avenue are brilliant with choice plants in blossom, and gay designs in foliage plants. The office of the greenhouses is at First Avenue south and Eighteenth Street. The "down town" store is at 15 South Fourth Street, and here orders are taken and a supply of cut flowers, bulbs, baskets, etc., kept constantly on hand.

A. H. CASTLE & Co., Piano Dealers. This firm, under the management of Mr. A. H. Castle, the junior and resident partner, has made an enviable record during the six years of its existence, and can now boast a business and commercial reputation of which its members may well feel proud. Buying for cash of manufacturers, they have always been enabled to control an unusually fine line of well-known, standard instruments, such as the celebrated Decker Brothers, Haines Brothers, Everett and others of the same class, and with the least expense of any firm in the city doing the same amount of business, to make the uniformly low prices, which in connection with their straightforward business methods, and disposition to accommodate customers in every possible way, have largely contributed to their flattering success. Their warerooms at the corner of Nicollet Avenue and Seventh street, situated on the second floor of the new Turner block, are the best lighted and pleasantest in the city, and always overflowing with beautiful instruments in all the expensive woods and latest and most artistic designs. They number among their patrons hundreds of prominent Minneapolis people, and we can conscientiously recommend them as one of our representative houses in their line, whose goods and prices can be relied upon, and with whom it is a pleasure to do business.

JOSHUA WILLIAMS, wholesale and retail hardware dealer, at 102 Hennepin Avenue, came to Minneapolis in 1856, when a mere lad. Five years later he commenced his business career by entering the new hardware store of his brother-in-law, the Hon. C. H. Pettit, now one of the leading flour millers and capitalists of Minneapolis. Mr. Williams has been connected with this same store ever since, and as he entered it in 1861 when it was first opened, he is probably the only man in Minneapolis who has had only one place of business in thirty years. The firm style at first was simply, C. H. Pettit. After a while Mr. Williams was admitted to the firm as an equal partner. About 1865 or 1866 Mr. Pettit retired, disposing of his interest to Mr. Fred. Chalmers, the firm name becoming Chalmers & Williams and remaining so for twenty-one years. A little over three years ago Mr. Williams bought Mr. Chalmers interest and now conducts the business under his own name alone. Mr. Williams makes a specialty of blacksmiths' and wagon makers' supplies, bar iron, steel, anvils, bellows, vices, rasps, shoeing tools, (the most popular makes), and carriage and wagon stocks, competing successfully with Chicago and Milwaukee in prices. By fidelity to mail orders this branch of his business is rapidly growing. He also carries an extensive stock of shelf and builders' hardware, household hardware (including the best makes of table and pocket cutlery), skates, sleigh bells, felt weather strips, flower stands, nut crackers, and all such staple goods as wire and cut nails, building paper, locks and house furnishings. All goods he guarantees as represented and always offers to refund the money if proven otherwise. By square dealing and devotion to business Mr. Williams has made an enviable reputation as a merchant and stands high in the community. Latterly he has made a decided advance in pushing business, but he still maintains his reputation for conservatism and quiet methods. His trade now reaches all over Minnesota and into adjoining states. Mr. Williams has always been a prominent figure in church affairs. Upon the organization, in 1857, of Westminster Presbyterian Church, now the leading church of the denomination in the northwest, four of the original eight members were from Mr. Williams' father's family.



JOSHUA WILLIAMS.
Photograph by JACOBY.

THE CLARE-SPEAKER COMPANY, which commenced business Jan. 1, 1885, has made progress in building up an immense trade in paints, colors and painters' supplies. The concern now occupies the entire five floors and basement of the large building at 16 5th street South, a large part of this space being devoted to the manufacture of paints, colors, tinted leads, wood fillers, stains and like goods. The factory is equipped with the latest improved machinery. In addition to the goods of its own manufacture the house carries and jobs a large stock of varnishes, brushes, dry colors, glass and painters' and decorator's materials. The trade of the house is very large, extending all over the Northwest, and as the officers are experienced, progressive and enterprising, it is not likely to be confined to these bounds. Goods supplied by this company have an enviable reputation for quality and purity.

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One of the largest and most complete jobbing houses of its kind, in the Northwest is the Minneapolis Iron Store Company, who occupy the extensive double five-story building at numbers 106 and 108 Washington avenue north, known as the Franklin Steele block. This firm who succeeded Charles Betcher in 1888, has greatly enlarged the business in the last three years, both in the variety of goods carried in stock and volume of trade, until now we find them making shipments throughout the entire Northwest and the British Possessions. The Minneapolis Iron Store Company ranks among the largest dealers in the West in heavy hardware, wagon makers', blacksmiths' and lumbermens' supplies, carriage and sleigh stock and carriage trimmings; in fact they supply stock for vehicles of all kinds from the heavy wagon spoke and hub to the finest broadcloth used in upholstering fine carriages. They also carry an immense stock of bar iron and heavy goods of all kinds and they embrace in their business quite a variety of finished buggies, carts, sleighs, etc., their close relations with the manufacturers of these vehicles place them in a position to offer the same at the most reasonable of prices, and in many instances the prices quoted by this firm are so low that they cannot be competed with or duplicated in this section of the country. This company has also in connection with their establishment the largest hardwood lumber yard in the Northwest, from which manufacturers can at all times obtain their supplies in any quantity or quality, a leading specialty being made in keeping on hand at all times a large stock of second growth wood of the various kinds. The Minneapolis Iron Store Company anticipate a large increase of business for 1891, and judging from their large increased sales for each succeeding year of '88, '89 and '90 we have no reason to believe but what they will realize their expectations.

JOHN A. SCHLENER of Schlener & Co., dealers in stationery and office supplies, is one of the most successful and the most highly honored of the younger business men of Minneapolis. Mr. Schlener was born in Philadelphia in 1856, and was brought the next year to the somewhat smaller city of St. Anthony.



JOHN A. SCHLENER.

He was educated in the public schools, at a select school and in the Commercial School of Barnard & Carson, held in Harrison Hall, where Ira Murphy and Ed. Blecken, well known here, were teachers. He was fond of nature, and in his rambles through fields and forests became an expert in the knowledge of the names and natures of our Minnesota birds. As a boy he was a business "rustler," his experience extending from selling apples and bridge checks with Chas. R. Chute as "a hated rival" in the peanut and apple business to keeping a set of books or acting as "deputy superintendent of Hennepin county bridges." It was in 1872 that he first began in the toy shop and of a book and stationery business, and gradually worked his way up with Nester, Wales & Co., Gaslin, Wales & Co., then Bean, Wales & Co., Mr. Schlener the "Co." with a third interest. He remained with Kirkbride, Whitall & Co., and with C. D. Whitall & Co. until 1884 when he established his present business on Nicollet Avenue near Fifth Street, which has grown to be one of the largest houses in the Northwest in the line of commercial and society stationery. Mr. Schlener is Past Grand Commander of the Knights Templar of Minnesota; was for five years Eminent Commander of Zion Commandery, and is a delegate to most Masonic conventions. He is vice-president of the Peoples' Bank, president of the Masonic Mutual Aid Association, treasurer of the Fraternal Life and Accident Association, and Director of the Masonic Temple Association. He is a director of our Business Men's Union, and has been prominently mentioned for the office of Mayor, which he declined to consider, being more ambitious as to business honor and success than for the more doubtful honors of political preferment.

The firm of A. KNOBLAUCH & SONS was founded in 1857 by Alois Knoblauch, a native of Germany, who had been in America but two years. Mr. Knoblauch established his business on the principle of handling first-class goods, and this was one of the leading elements in his success. In 1882 he admitted his three sons Anton, Frank and William to partnership, and they have since succeeded to the business. They are agents for Burt & Packard's fine shoes, and carry one of the most complete stocks in the city, their trade increasing constantly. They are favorites among their business associates and with their customers, who recognize in them square dealing, reliable people. For many years they have occupied a commodious store at 341 South Washington Avenue. The Nickel Plate Shoe store, at 307 Nicollet Avenue, is also owned by

the Knoblauch's, four brothers—Anton, Frank, William and George—being the partners, and is managed by William Knoblauch. As at the other store, the Nickel Plate handles fine goods. It is admirably located on central Nicollet Avenue and is doing a large business. The Knoblauch house is probably the oldest which has been continuously in the retail shoe trade in Minneapolis.



JOSEPH R. HOFFLIN.

Photograph by JACOBY.

was changed to J. R. Hofflin, and in 1887 Albert D. Thompson became a member of the present firm.

CHARLES W. DORSETT was born September 28th, 1850, in the county of Chautauqua, N. Y. He attended school in Randolph, N. Y., preparing for a college course. While there he met Miss Angle, whom he afterward married, and together they attended the University of Michigan, at Ann Arbor, graduating in the class of '75. They studied law in Des Moines, Iowa, and were admitted to the bar of that state in 1876. In the fall of the same year they moved to Minneapolis, where they have since resided. The laws of Minnesota at that time did not admit women to the bar, but were changed shortly afterwards through the endeavors of Hon. R. B. Langdon of the Senate and Hon. Loren Fletcher of the House of Representatives. Mrs. Dorsett was then admitted to the bar of this state.

Owing to ill health they abandoned the idea of continuing in the legal profession and bought out Mr. May, the caterer, at 418 Nicollet Avenue. They have run the business since with a marked degree of success, employing a large force of assistants, and with a constantly increasing business.

JOHN S. ALLEN & Co. This firm has been established five years, and owing to strict business ability they have gained an enviable reputation throughout this vicinity. They have ten experienced hands in their employ. They make a specialty of watches and diamonds. They also carry a full line of opera glasses, clocks, etc. They handle the celebrated Elgin, Waltham and Springfield watches. They also do engraving, setting and repairing and handle nothing but the very finest of goods. Of the jewelers and watchmakers of this city there is no establishment which bears a higher character among the people for honesty, fair dealing and first-class workmanship than the subject of this sketch. This house is thoroughly practical and reliable, and understands the business from the rudiments up. Every article sold or piece of work that leaves this establishment is warranted to give satisfaction.



CHARLES W. DORSETT.

Photograph by JACOBY.

AGRICULTURAL IMPLEMENTS.

THE MOLINE, MILBURN & STODDARD CO., is a corporation organized under the general laws of the state of Minnesota and is made up of three great manufacturing firms, viz: Moline Plow Company, Moline, Ill., Milburn Wagon Company, Toledo, Ohio, and Stoddard Mfg. Co., Dayton, Ohio. These concerns are among the very largest in the country in their respective lines. The Moline Plow Company is widely known as the first company to manufacture three wheel riding plows. The plow produced by this company and christened the "Flying Dutchman" created a revolution in the manufacture of plows, and has been imitated by many other plow manufacturers. This company manufactures in addition to the "Flying Dutchman" a line of sulky and gang plows, more than one hundred varieties of steel and chilled walking plows and all the popular styles of cultivators, the "Dandy" combined riding and walking cultivator being a leading machine of its class in the Northwest.

The Milburn Wagon Company manufactures the celebrated Milburn Hollow Iron Axle Wagon, a full line of spring wagons and buggies and a large assortment of express, delivery wagons and drays. They supply express wagons largely for United States and Adams Express Companies. Vehicles from this department are celebrated not only for symmetry and beauty of finish but for durability.

The Stoddard Manufacturing Company is known as the largest manufacturer of rakes and disc harrows in the world and the only rake manufacturers who use enough to justify them in making their own rake teeth. The "Tiger" self dump (or horse dump) hay rake is known in both hemispheres as the first self-dump rake made. The "New Hollingsworth" is an improved pattern of the well known Hollingsworth rake and they have now combined this with the "Tiger" Self Dump making what is known as the "Hollingsworth Tiger," a rake having all the good points of both the others. The Tiger Mower and Dayton Chain power Mower are also well known products of this company. Having heard much complaint of loss of seed and crops caused by high spring winds in the Northwest after broadcast seeding, the Minneapolis house was the first to see the necessity of, and to introduce, "Press Grain Drills." They were able to make their own selection from machines of this class and on account of its established superiority they decided to introduce the Havana Press Drill then manufactured at Havana, Ill. This machine proved to be just what was needed and the demand for it soon exceeded the capacity of its manufacturers to supply, and arrangements were made with the Stoddard Manufacturing Co. to manufacture the drill for the 1890 trade. The construction and appearance of the drill was much improved and the report of one agent that he had sold over one hundred Havana Drills in the spring of 1890 without *five cents'* worth of repairs being called for tells the story of its durability. The seed is *planted* at a uniform depth; the earth is packed quickly, causing the crop to blossom and ripen all at one time, improving the quality of wheat harvested and in many cases saving it from frost.

The Moline, Milburn and Stoddard Company occupy the finest warehouse in the world used for the implement business. It is 100x110 feet on the ground and 100 feet high. It is equipped with two steam power elevators, one large enough to handle the largest traction engine. The entire first floor is used for sample room and offices which are unequalled in their appointments. The business of the company extends over the States of Minnesota, North and South Dakota and Western Wisconsin. The officers are: S. W. Wheelock, Moline, Ill., President, (also President Moline Plow Co.) C. F. Milburn, Toledo, Ohio, Vice President, (also President Milburn Wagon Co.) C. A. Baker, Secretary and General Manager, D. A. Curtiss, Treasurer.

THE MANUFACTURERS SYNDICATE. Among the various commercial and mercantile industries that have greatly assisted in making Minneapolis what she is, namely, the Metropolis of the Northwest, there is none of more importance or that deserves more credit than the staunch and reliable Manufacturers Syndicate. The line of business carried on by this firm is one that requires energy and sound business principles to conduct the same on a successful basis, and at all times command the confidence of the public. Such a concern is the one referred to in this brief notice.

The Manufacturers Syndicate is composed of the Parlin & Orendorff Co., of Canton, Ills., manufacturers of the justly celebrated "Canton Clipper Plow," and the Emerson & Fisher Co., of Cincinnati, Ohio, makers of the famous buggy of that name. The Syndicate Co. ranks among the best of agricultural implement houses of Minneapolis and has a large and constantly growing trade in Minnesota, Wisconsin and the Dakotas, and enjoys a fine reputation with dealers everywhere, for promptness and fair dealing. Always alive to the wants of the trade, the Syndicate makes it a point to cater to the needs of the times and keeps constantly on hand a complete stock of everything in the farm machinery line. Among the new implements added during the year just closed is the celebrated "Farmers Favorite" grain drill, without exception the most perfect machine of its class on the market. In addition to their regular line they carry a large stock of harness, cutters, feed mills, grinders, etc., and can supply the trade at all times on short notice. The resident managers, L. C. Bartley, Secretary, and H. M. Abell, Treasurer, are men of large experience in the business and alive to the wants of the trade. They assumed the management in November '89 and have largely increased the business since that time. Dealers in this line can safely order from the Syndicate with the assurance that their wants will receive prompt attention at all times.

SMITH & ZIMMER. The above firm was recently formed and its members are E. F. Smith and L. W. Zimmer, both energetic young business men who have had five years experience in the implement trade before entering upon their present venture.

For over four years Mr. Smith, the senior member of the firm, was connected with the Smith Implement and Wagon Co., of this city. His experience fits him admirably for the department he has chosen to manage, that of buying, contracting, selling and looking after the interests of the firm where it comes in direct contact with the trade through its travelling men. His partner, Mr. Zimmer, looks after the office affairs and the finances. Being backed by such firms as T. & H. Smith & Co., and The Pekin Plow Co., and other concerns whose goods they handle, these young men can fully return any favors they ask from the trade. The firm bought the stock of the Smith Wagon and Implement Co., and in closing up the affairs of that company are energetically pushing for new trade of their own while holding fast to the trade of the company to whose business they virtually succeeded. That the young men should take the place of the old is such a universal experience that it often passes without remark, but in welcoming this new aspirant for favors Minneapolis may plume itself again on the pluck of its young men and possibly pride itself on the fact that it has in the firm of Smith & Zimmer a concern composed of younger men than any other house that has ever embarked in the wholesale trade, both members having just completed the twenty second years of their lives. If integrity, push, energy and capacity are the things that make success then prosperity should attend the steps of these young men.

The firm of DEERE & Co., which occupies the large warerooms at 312, 314 and 316 North First street is a branch of the manufacturing concern of C. H. Deere of Moline, Ills., but in addition to the products of the Deere works handles a general line of agricultural implements, machinery, farm wagons and carriages. For some years Minneapolis has ranked second in the country as a distributing point for farm implements and machinery. It commands the entire Northwest and stands without a rival at the entrance to the finest agricultural region in the world. The advantages of the position were early realized. Several successful manufacturing concerns were founded while Minneapolis was still young and the large manufacturers elsewhere began to establish branches or agencies in the city. In 187 W. J. Dean established the first wholesale implement house in Minneapolis. Three years later the Hon. C. H. Deere, of Moline, induced Mr. Dean to become resident partner of a new concern which is the present house of Deere & Co. The business of this branch house increased very rapidly. One important reason for this large increase of sales was the fact that the firm made it a particular point to handle only the goods of the most reliable and responsible manufacturers in connection with goods of its own production. One of their leading implements is the celebrated "John Deere" plow—the outgrowth of the first steel plow ever made. With all goods shipped the firm attaches a warranty, guaranteeing the articles to be as represented or that they will be made so. The firm always handles the latest improved farm machinery and looks after the interests of the farmers by fully investigating the convenience, simplicity and durability of all machinery before offering it for sale. No machine is put on the market by Deere & Co., unless they are satisfied that it is a thoroughly practical and efficient machine for the work for which it is intended.

THE J. I. CASE IMPLEMENT COMPANY. There are few, if any, names identified with the agricultural implement industry more widely known than that of J. I. Case, who has been making and selling farm machinery nearly, if not quite, half a century.

The wonderful growth of the business established by him at Racine, Wis., necessitated the starting of an agency in this city some seven or eight years ago. By careful management this agency grew and the business handled by it increased so rapidly that it was found necessary to increase the capacity. As a result the J. I. Case Implement Company, with a capital stock of \$90,000, was founded and the company located in one of the best implement warehouses in the Northwest, doing a large business annually, with a trade extending to every section tributary to the Twin cities. They have every facility for handling goods in large quantities, and with the recent improvements made by the Minneapolis & St. Louis railroad, on whose tracks they are located, they will be in even better position next season to care for the wants of their friends than ever before.

It has always been the aim and business policy of this house to handle only first class machinery, working on the time honored maxim "the best is the cheapest," and they have achieved a reputation among dealers in and users of their line of goods, of selling only the best that time, money and long experience could produce. They are direct representatives of three of the largest factories in the country, viz: the J. I. Case Plow Works, Mitchell & Lewis Company, of Racine, Wis., and the Hoosier Drill Company, Richmond, Ind., and also control the output of many other factories whose product goes to make up the needs of the Northwestern farmer.

This company makes a specialty of buggies, carriages, wagons, road carts, etc., and their business in these articles is of a very satisfactory nature and constantly on the increase.

DAVID BRADLEY & Co., jobbers of agricultural implements, commenced business in 1879 and are consequently one of the oldest houses in that line in the city. After three years of successful business the concern was incorporated, in 1882, with a capital of \$100,000, and the following officers, J. H. Bradley, president; George A. Clark, secretary; and O. H. Mackroth, treasurer. Since that time the business has increased rapidly. The firm occupies a large five story warehouse at 225 Fifth street North and carries a stock valued at \$60,000. They are strictly jobbers of agricultural implements, wagons, buggies, pumps and farmers' supplied of this character, and as they handle only high grade and reliable goods they have an enviable reputation among the dealers and consumers throughout the Northwest. David Bradley & Co., as a firm has witnessed an enormous development of the agricultural region tributary to Minneapolis. With this development came a corresponding growth of the implement trade and the firm has with energy and enterprise secured its share of the new business. At the present time the house has four traveling men scouring the prairies of Minnesota and the Dakotas, and Wisconsin and Montana, to take care of the firms' business among the merchants of these states. Bradley & Co., has ample capital and a high commercial standing. Mr George A. Clark, the general manager, has lived in Minneapolis for ten years and previous to his coming here was a resident of Chicago. The firms' specialty is the square corner sulky and gang plow which embraces a new principle in construction. The point of the plow share is made a pivotal point around which the large wheels travel in an exact circle and equidistant. The resistance being greatly reduced, these plows turn a corner much easier than any other plow without removing the share from the ground, and with no side strain on the wheels. As they are constructed entirely of iron and steel, they admit of being made light and strong. Another point which renders this plow a great favorite with the farmers is that inequalities of the surface of the ground do not cause the plow bottom to rise or fall, so that for plowing over corn rows or rough ground the machine has no equal.

THE MINNEAPOLIS THRESHING, MACHINE COMPANY was incorporated in 1887 and has been three years in active business. The capital stock of \$300,000 is fully paid up and is held largely by leading business men and capitalists of Minneapolis. A particularly representative board of directors is in charge; including the officers it is as follows: Messrs. T. B. Walker, H. C. Akely, W. A. Barnes, W. S. Nott, C. M. Pond; J. S. McDonald, president; Levi Longfellow, treasurer, and J. B. Bushnell, secretary. For the past two years the business has doubled annually and still the demand for the machines manufactured has been largely in excess of the capacity of the works. Previous to 1890 the concern only manufactured threshing machines, but a large part of its business consisted in the sale of portable and traction engines made for its trade by the Huber Manufacturing Company of Marion, Ohio and the Upton Manufacturing Company at Port Huron, Michigan. Last season the Minneapolis company got out patterns for a full line of traction engines and commenced the manufacture. Twenty-five machines were turned out and sold and proved so entirely satisfactory that immediate arrangements were made to increase the output. The company's works are at West Minneapolis about five miles from the city depot on the Minneapolis and St. Louis railroad. Here were erected, when the company was first formed, extensive buildings for the manufacture of threshing machines. These are substantial brick structures and exactly adapted to the purpose. They cover with yards several acres of ground. In 1890 when the success of the engine business was assured the company added to its already large plant an addition, to its main building, 100x50 feet and two stories high and a wing 112x60 feet. This new space was fitted up with machinery costing \$25,000. Last year the Minneapolis Threshing Machine Company employed two hundred and twenty-five men; this year fully three hundred. The main office and warerooms of the company are at 227 and 229 First Street North where three large floors 52x83 feet are occupied with samples of machines made and handled and a complete line of repairs. From the start the business of the company has been profitable and satisfactory. The machines made are the best and have done much to aid Minneapolis in maintaining its supremacy as the greatest agricultural machinery city in the west. The sale of the goods is only limited by the capacity of the works to produce a supply. As a means of building up the manufacturing and commercial interests of Minneapolis the company has occupied an important place as the value of its plant and output and the size of its pay-roll will testify.

LINDSAY BROTHERS, of numbers 104 and 106 Third avenue north, extensive dealers in agricultural implements, have enjoyed a marked success from the inception of the firm up to the present time. The business of the firm was established about ten years ago by Mr. T. B. Lindsay, who at that time was general agent for John Dodds, of Dayton, Ohio, a prominent manufacturer of hay rakes. Mr. Lindsay continued alone until the fall of 1886, when he associated with himself Mr. Wm. Lindsay of Lindsay Bros., of Milwaukee, Wis., and they commenced the sale of a full line of implements and machinery. January 1st, 1890, Mr. E. W. Greenfield was admitted to the firm. The business of the Lindsay Brothers has grown to such proportions that it is now one of the most favorably known houses in the implement and carriage line in the Northwest. Their success probably being more or less due to the fact that they have always handled only the productions of reliable manufacturers.

NORTHWESTERN WIND ENGINE COMPANY. Improved agricultural implements and general farm machinery has, no doubt, received more attention at the hands of the inventor during the past quarter of a century than those of any other one branch of industry that can be called to mind. These improvements have greatly lessened the manual labor of the farmer as well as increased his profits. Prominent among those who have contributed much toward accomplishing this desired result is the Northwestern Wind Engine Company, of this city, who are the manufacturers of the now famous Monitor Geared Pumping Wind Mills. There is no machine for farm use that has made such rapid strides into public favor as the geared wind mill, and from being looked upon as a luxury a few years ago, it has now grown to be a necessity to every farmer, who has economic ideas, and the former question, "do I want a geared wind mill?" no longer arises, but in its stead, "I am compelled to have a geared wind mill and must get it as soon as possible." This result has largely been brought about by the Northwestern Wind Engine Company, of Minneapolis, so far as Minnesota and the Dakotas are concerned, by presenting to them the Monitor Geared Mill with feed grinder, which is powerful, reliable, self-acting in the wind, to a greater extent than any other mill made, as well as being absolutely satisfactory. This company also supplies the Monitor for pumping only, and has during the past season made a specialty of water systems at numerous summer resorts, wind mill, reservoir tanks, pumps and connections, and they can point to a large number of the finest systems at Lake Minnetonka as a result of this first summer's work. They also carry the largest assortment of tanks in the city and are at all times ready to figure on tanks of all sizes either constructed or at wholesale.

O. W. JONES, one of the numerous men identified with the agricultural machinery business in Minneapolis, is a welchman by birth, but was brought to this country when quite young, by his parents. Like many successful business men he laid a solid foundation for his after life by working on a farm during his youth. His first business experience was in farm machinery and for a time he travelled successfully in the interests of the Marsh harvester. Later he went into partnership with his brother W. H. Jones under the firm name of W. H. Jones & Co., this style continued till the spring of 1889 when the junior partner purchased his brother's interest. He has since carried on the business under his own name alone. Mr. Jones makes specialties of the Plano harvesters and first-class makes of binders, mowers and binding twine. He also handles buggies, wagons and a very complete line of farm implements and machinery of standard manufacture. The largest stock which he carries crowds the full five floors of the large double warehouse at 112 and 114 Third avenue North—a most desirable location, convenient to the railroad yards and depots and with a special siding at the very doors of the building. Mr. Jones has an extensive trade which he has great success in holding and enlarging. His capital is ample for the business and he stands well among the progressive merchants of the city. With the continued rapid development of the agricultural Northwest and the corresponding increased demand for farm machinery, the outlook for this business is most gratifying.

The firm of GEORGE OBERNE & Co., doing business at 15 North Second Street, is a branch of the Chicago house of the same name, and deals extensively in hides, tallow, pelts, wool, grease and furs. George Oberne and George M. Oberne are the members of the partnership. The firm was established in Chicago in 1868, and opened its Minneapolis branch ten years later, so that the local concern now has a twelve years footing in the community. In that time they have built up a large business, second to none in the northwest. At first the house was located at 103-105 South Second Street, but on account of the rapid increase of business larger quarters were needed, and a removal to the present warehouse was made in 1882. The concern keeps six travelling men on the road all the time. It does a general business in its line and has a creditable standing in the community and throughout the northwest.

JAMES McMILLAN & Co., proprietors of the Minneapolis sheepskin tannery, have been in business here since 1887. In addition to operating the tannery, the firm deals extensively in hides, sheep pelts, wool, tallow, ginseng Seneca root, furs and all merchandise of this kind. They also solicit consignments from country shippers. The firm stands well in the country and has built up a very large trade. Its facilities for handling hides, pelts and all goods in its line are unsurpassed, and on account of its heavy transactions and wide acquaintance throughout the country it can fill orders for shipment elsewhere on the shortest notice. The warehouse of McMillan & Co. is at 200, 202, 204, 206, 208, 210 and 212 First Avenue north.

RYBERG & Co. This business was established in 1875, and the first place of business was 1419 Washington Avenue south. At that time their business was exclusively retail, but in 1881, seeing good prospects for a wholesale meat business, they decided to enter that branch of their trade. Accordingly they sold their retail business, and for two years their office was at the slaughterhouses, corner Lake and Twelfth Streets, but on account of the rapid growth of the city they were obliged to move further out. Mr. Bildsten was admitted to the firm in 1888, and in 1889 they moved their office to their present location. In addition to their wholesale meat business they do a general commission business, and with their location and capital are enabled to please all who consign goods to them.

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PRODUCE COMMISSION.

The firm of J. A. SHEA & Co., wholesale jobbers of fruits and produce, at 14 and 16 Bridge Square is doing a very large business, and in 1890 far exceeded the record for 1889. This great increase is illustrated by the following items: In 1889 the firm handled 53 cars of Concord grapes from Ohio and New York; this year 68 carloads were received; 63 carloads of bananas were handled in 1890, against 38 cars in 1889; 47 cars of lemons came in in 1890—an excess of four cars over 1889. The total receipts of California and foreign oranges were 88 cars against 70 cars last year, and 79 cars of strawberries in 1890, against 44 in 1889. The total receipts of apples in 1889 were 387 cars against 138 cars in 1890; the apple receipts fell off on account of the short crop. Messrs. Shea & Co. report a very favorable outlook for the coming year, and, with good crops, expect to double their business. The facilities for fruit handling in Minneapolis have greatly improved within a few years and this pushing concern have taken advantage of the situation.

E. P. STACY & SONS, have long been known as one of the best established fruit jobbing houses in the city. The firm has been identified with this line of business in Minneapolis for about seven years, and has grown up from a comparatively moderate beginning. A start was first made on Second Avenue south, far from what is now known as the commission center. There had then been no move toward centralization upon the part of the commission men, and few of them realized the coming importance of Minneapolis as a fruit and produce market and distributing point. As the business of the firm grew, larger quarters became necessary, and a store on Hennepin Avenue between Washington and Third was taken. Here the firm remained until the completion of the Produce Exchange building on First Avenue north, in June, 1889. The erection of this building and that of the companion block on the opposite side of the street, known as Commission Row, was the culmination of a plan co-operated in by a majority of the fruit and produce dealers of the city to establish, at some convenient point, a central location for this line of business. E. P. Stacy & Sons were among the first to identify themselves with this movement, and they leased the best store to be had in the Produce Exchange. After a while they bought out the concern doing business next door and now occupy both stores, the whole space being absolutely required for their large business. The senior member of this firm spends his winters in California, thereby acquiring a thorough knowledge of the crop prospects and prices, in fact all the details of the fruit trade of that semi-tropical state, which could be secured in no other way. He is therefore able to secure, practically, all the advantage of a resident packer or broker, and this fact adds large prestige to the standing of the firm here. The local management rests largely in the hands of the sons, A. P. & C. L. Stacy, assisted by a corps of experienced salesmen and handlers, who have grown into their fitness for the work through the experience of years. The business of the concern is increasing at the rate of about \$100,000 per year. As specialties in the trade of Stacy & Sons, should be mentioned oranges, bananas, sweet potatoes and cranberries. In these goods they probably handle larger quantities than any other local house. Next comes all kinds of California, Florida and foreign fruits, with strawberries and grapes in their season—the latter averaging perhaps a car load per day during the shipping period. In 1890, sixty-one car loads of bananas were handled.

WALTERS & WAGNER, wholesale fruit dealers and commission merchants, at 106 First Avenue north, in the Produce Exchange building, have done a large and booming business during the season of 1890. Their trade has materially increased over that of the previous year, showing conclusively that the honorable and conservative methods of dealing practiced by this firm have won for it the esteem of both shipper and buyer throughout the entire country. Very few of the citizens of Minneapolis have any conception of the immensity of the wholesale fruit trade of the city, or appreciate what an important figure it cuts in the jobbing business of the city. There are but few branches of trade that have to seek as many distant markets as the fruit and produce business to obtain supplies. Prominent among the wholesale dealers in this trade are Messrs. Walters & Wagner, who handle hundreds upon hundreds of car loads of fruits and produce every year. The early supply comes from the Southern States, and as the season advances the States in higher latitudes contribute of their abundance. The firm handles solid cars of strawberries, tomatoes, peaches, early apples from the South, and the oranges, lemons, grapes, pears, &c., from golden California. When the early supply is exhausted, southern Illinois, Iowa, Wisconsin, and our Minnesota come forward with excellent productions. The Minnetonka region furnishes splendid strawberries, grapes and some varieties of apples that are excelled by no country in the world. When fall approaches the Southern markets are furnished with potatoes from Minnesota and the Dakotas and other products which grow in far better flavor and are sweeter meated than any grown in the world of their kind. In this business Walters & Wagner take the lead, as their ample capital and great facilities enables them to do business on a large scale. Their business in potatoes last fall amounted to over 100,000 bushels. Walters & Wagner buy lemons, oranges, bananas, grapes, &c., from the large ports of New York, New Orleans and Baltimore in car lots, having a resident buyer in each of these cities, who buy for them at the auctions when whole shiploads, arriving from foreign ports, are disposed of in a few hours. Their trade extends all over the northwest Minnesota, North and South Dakota, Montana, also Western and Southern States.

The firm of J. W. STEVENS & Co., wholesale fruit and produce commission, was established January 1, 1887, at No. 8 Bridge Square. After being located there one year it was found necessary to enlarge their quarters and the adjoining store, No. 10 Bridge Square, was annexed. The firm continued at Nos. 8 and 10 for two years. When the new Produce Exchange building, on First Avenue north, was erected Stevens & Co. was one of the seven firms who took quarters in that building. They now occupy two floors and basement at No. 110 First Avenue north. The business of the concern has doubled and trebled in the past three years. Messrs. Stevens & Co. carry a full line of California, foreign and domestic fruits, and also make a specialty of car-lot consignments. They are northwestern agents for the following goods: G. H. McPherrin's flour of Minto, N. D., which is unexcelled; W. E. Coats & Co.'s celebrated buckwheat flour, manufactured at Sparta, Wis.; E. P. Mills & Son's rye, graham, and bolted corn-meal; Hahn Bros. & Co.'s sweet potatoes, Muscatine, Iowa. They also have a produce department and handle all kinds of farm products. The business of J. W. Stevens & Co., is conducted on no haphazard principle—it has been reduced to a science. J. W. Stevens, the head of the firm, has had seven years experience in the fruit and produce trade in Minneapolis. He has discovered that to be prosperous and popular with both shippers and city customers, two things are necessary: first, shippers must have returns immediately upon the sale of goods; second, city customers always prefer to trade at a house where they can depend upon finding the supplies of goods desired. During the three years of the firm's existence the shippers and the city trade has found that Mr. Stevens has lived up to these principles. The house takes particular care to carry a stock of all kinds of fruits, especially strawberries and vegetables in their season, as well as other small fruits. These they can be depended to have when called for, if in season. Of vegetables they make a specialty in mixed cars, and no other house can ship better stock or fill orders upon so short notice. All kinds of tropical fruits are always to be had, and of the very best quality. Foreign and domestic nuts have a department, and only the best stock is carried.

GRINNELL, ARNOTT & CORBETT, wholesale fruits and produce commission, 118 and 120 North First Street. This firm has one of the largest and best buildings and facilities for doing business of any similar house in the State. Their building consists of two stories and a basement 40x100 feet, and with 15 feet cut into the solid rock gives cool and desirable storage. This firm consists of W. E. Grinnell, M. A. Arnott and W. C. Corbett, who are all thorough business men; and being strongly organized financially, it commends itself to all shippers and dealers. They are agents for the celebrated brand of Mott's New York Cider for the Northwest. Reference by permission: First National Bank, Geo. R. Newell & Co., Anthony Kelly & Co., and Harrison, Farrington & Co., of Minneapolis, and the National Bank of Commerce, Kansas City, Mo. They do a general business in their line and guarantee prompt returns to shippers.

E. A. FARMER & Co., General Commission Merchants. The business transacted in the city of Minneapolis by Commission Merchants is one that in the aggregate stands second only to our Banking and Milling interests. The general produce branch of this vast industry forms quite a feature in the annual amount of sales of the Flour City, and affords profitable employment to hundreds of our very best and most enterprising business men. Notably among this class is the successful firm of Messrs. E. A. Farmer & Co., who have in a very short time quadrupled their business and from occupying only one half of a store room during the first year in the trade they now find that their large three story and basement building that they now occupy taxed to its utmost to accommodate the regular consignments and general trade. It requires a force of a dozen of clerks, book-keepers and other employees to transact their large and rapidly increasing trade, and the members of the firm are busy all the time looking out for the interests of their patrons.

GINTER & COMPANY, the commission merchants, have enjoyed a splendid business from the beginning, a couple of years ago, up to the present time. They originally opened at 218 Washington avenue south, but a few months fully demonstrated the fact that the premises were entirely inadequate to their rapidly increasing business and they were forced to secure more commodious quarters, which they did, at No. 109 Commission Row. Their sales increased from \$75,000, their first year's business, to \$275,000, for the year just closed, which must have been very gratifying. This extraordinary large business is about to crowd them out of their present location as we understand that the firm have now under consideration the erection in the early spring, a double four-story and basement building, expressly to accommodate their own business.

This success is due no doubt to their thorough system of doing business. Each member of the firm has his individual department to attend to and he does this and nothing else—for instance, one of the firm has a general supervision over the sales department, while another member attends to the consignments and looks after the interests of the shipper and so on—and working as they do in perfect harmony, this plan has proved most admirable. Another feature may too explain their phenomenal success; that is, prompt, accurate and honest returns and also the great endeavor they make to sell the original consignments, as they think it quite an advantage to the shipper over the breaking of the lots. Messrs. Ginter & Company do a general commission business and offer to strangers undoubted references.

THE BALTIMORE PACKING CO. "Westward the course of the empire takes its way" and nowadays, judging from the recent census returns, it seems to be very generally taking its way to Minneapolis. This big, solid, substantial metropolis was, ten years ago, considered as an infant to St. Paul; but the infant has outgrown its pretended parent as even poor old St. Paul will acknowledge. Why is this? We will tell you, and tell you briefly. We are the people and have among us men of brains and any amount of cash capital, who are satisfied to do an honest business at honest profits; men who will extend the right hand of fellowship to all new comers; men who will encourage, financially, any new enterprise of a legitimate character who wish to join the great throng and cater to the trade of the Northwest through its Golden Gate—Minneapolis. We have scores of such representative houses among us, one of which is that of the Baltimore Packing Co., No. 104 First Street North. This firm are producers in their particular line, being located on the Chesapeake Bay and also operate their own Fisheries on Lake of the Woods.

The products of the Baltimore Packing Co. find a market in every nook and corner of the United States, from ocean to ocean and from Lake Superior to the Gulf of Mexico. To better accommodate the trade of the West the Minneapolis house has established branches at Denver, Colorado, and at Salt Lake and Ogden, Utah. John F. Locke, President, and E. T. LeClair, Manager, are representative Minneapolis men and are ever ready to assist any scheme whereby Minneapolis is to receive the benefit.

The firm of BESSER & PIKE, commission merchants, began business in 1889, under the name of Marvin & Pike. Later Mr. Marvin was succeeded by Mr. Warner and Mr. Warner by Mr. Besser. The latter gentleman has a large experience in the commission business. He has an extensive acquaintance in the country especially along the various lines of the Chicago, St. Paul, Minneapolis & Omaha railroad, and he controls a large trade that it would be difficult for anyone to interfere with. Mr. Pike is also well acquainted with the commission business. In 1885 and 1886 he was city salesman for G. A. Castle, and in 1887 and 1888 he held a similar position with S. H. Hall & Co. The young firm is enterprising and aggressive and has already built up a fine trade. It has the entire confidence of country shippers and ample capital to carry on the very large business which it is rapidly acquiring. The firm makes a specialty of consignments in car lots, and of handling eggs. Besser & Pike occupy a commodious store on First Avenue north in the commission quarter.

The year 1890 was a prosperous one for the commission business. No firm, however, deserved prosperity more than the popular house of H. S. SMITH & Co., of 112 First Avenue North. They estimate that their business increased fully twenty-five per cent. and they already had a trade of no mean proportions. This is a house in which both members of the firm take an active part. Mr. Smith, who is a man of vast business experience, oversees the work in the office, and under whom are a staff of experienced assistants. He takes especial pains to see that all shippers get full and prompt returns, and that none feel dissatisfied with their dealings. H. M. McLean, the junior member, who is justly distinguished for his judgment on all kinds of country produce, looks out for the salesroom and gives personal attention to the grading of butter, cheese, eggs, etc., so that no salesman of less experience can make the expensive blunder of selling it too cheap or too high. Mr. McLean is a produce man by nature, and there is not a better judge of butter in the city. Messrs. H. S. Smith & Co. are held in high esteem by both country shipper and city buyer. Their shippers are attached to them because they are treated fairly and extended every accommodation possible, while city buyers always know that goods purchased of their firm will be strictly as represented. Their credit rating is the very best. Aside from produce, Messrs. H. S. Smith & Co. deal extensively in apples, berries, and all kinds of small and tropical fruits. Their stock is always of the best and complete.

The WILLMAR CREAMERY COMPANY was organized in Willmar, Minnesota, in the fall of 1887, by Messrs. Johnson, Fridlund, Hjorth & Lindstrum. Willmar is a thriving young city in central Minnesota and is surrounded by a fine farming country which sustains a large number of cattle. The situation was favorable for securing the best quality of milk and cream and for two years the concern did a good business. It was then decided that an increased business could be done by moving to Minneapolis and adding a general commission business to the enterprise. In the fall of 1889 this project was carried into successful effect. The plant was removed to Minneapolis and established at 313 Cedar Avenue, but within a few months the growth of the business made larger quarters necessary and the store at 1308 South Washington Avenue was taken. Upon the removal from Willmar, Mr. Lindstrum sold his interests in the business to Axel Egnell of Minneapolis, and Mr. Hjorth removed to this city. Messrs. Johnson & Fridlund were proprietors of a large general store at Willmar and remained there, acting as forwarding agents for the concern in that section. The creamery still receives a large part of its supplies from the Willmar country. By this new move and happy combination of effort the company has been able to market its own product more favorably, and at the same time give its customers better service, and to largely increase a profitable business. The creamery produces butter as fine as the finest and its product commands fancy prices. By prompt returns to shippers, energy and integrity, the company is steadily increasing its business.

L. C. OULMONN & Co., successful dealers in butter, eggs and country produce, occupy a convenient store at 20 Bridge Square, where they have with commendable enterprise and business integrity built up a very extensive trade, not only in the city but throughout the northwest. Before locating here four years ago, Mr. Oulmonn was connected for thirteen years with one of the most extensive butter establishments of Chicago and New York, of which firm Oulmonn & Co. are still northwestern representatives. This fact gives them advantages, in the butter line, not enjoyed by other houses. Oulmonn & Co. stand well in the country and do a large commission business for country shippers.

AUCTIONEERS.

HUBERT BOWN & Co., AUCTIONEERS.—The auction and commission house of Hubert Bown & Co. is situated at Nos. 10 and 12 Fifth St. North, opposite West Hotel, and is the largest house in this line west of Chicago. They do a strictly legitimate wholesale and retail auction business on the Eastern principle, and have built up an enormous business. It became necessary in May last to add the adjoining premises to No. 10, and although it gave double the amount of room they had formerly, they are still crowded for space, and anticipate making big alterations in the spring. Besides the large daily consignments of household goods etc., received from all parts of the city, they are constantly receiving shipments of merchandise direct from the manufacturers on which they make heavy cash advances. They also buy merchandise and household goods for cash to any amount, and hold periodical auction sales of household goods and general merchandise the year round. Mr. Hubert Bown conducts his own sales and has had twelve years experience in every branch of the profession.

E. W. ALDRICH, the genial, witty and popular auctioneer, presented his first appearance on this mundane stage in 1840, at Derby Line, Vermont; he is, therefore, a born Yankee, and one can easily believe it from his shrewdness, his energy, his good humor and his success. He took to the auction business as a duck does to water, engaging in it in Boston when he was seventeen years of age and continuing ever since. In '67 he came to Chicago; removed to Minneapolis in 1876, where he is well known and universally liked.

DISTRICT TELEGRAPH.

THE AMERICAN DISTRICT TELEGRAPH CO., is one of the most substantial and prosperous concerns in the city. Like most successful enterprises, it had a humble beginning—but responded to a public need, hence its rapid growth. It was organized about eight years ago with a capital stock of Fifteen Thousand Dollars, and commenced business in the basement under the Webb block. It soon outgrew these quarters and was compelled to increase its capital stock to One Hundred Thousand Dollars, and to remove its main office to its present location. Two of the original proprietors, J. C. Haynes and A. T. Williams, are still with the Company, the former having been president ever since its organization, and the latter General Manager for the past four years. During the first few months two men and three boys did the whole business, which was then confined to messenger service and the transmission of fire and police alarms. The policy of the officers has always been to provide the Company with the best appliances obtainable and to render efficient service at reasonable rates, and it is to this liberal policy that their success is principally due. At present the business is divided into several departments. The Messenger Department—in which are employed twenty-five messenger boys, who receive from ten to twenty dollars per month, The Baggage Transfer Department, the Night Watch Service, to which there are over fifty subscribers in various parts of the city, whose watchmen are required to send electric signals to the Company at regular intervals of fifteen or twenty minutes throughout the entire night. The Burglar Alarm Service for the protection of banks and stores, by means of which any attempt to enter the place protected is instantly communicated to the headquarters of the Company and responded to by Special Policemen kept constantly there for that purpose—and the Fire and Police Alarm Service, which any one having one of the Company's signal boxes can instantly summon the City Fire or Police Departments without leaving the premises.

In this latter regard the Company has a remarkable record. Hundreds of fire alarms have been received at its headquarters since its organization, and every one has been correctly and instantly transmitted to the Fire Department. Thus the A. D. T. has come to be recognized by the city fire officials as a most valuable auxiliary to their department. Hundreds of thousands of dollars worth of property have been saved through this medium. In fact it was the first Company in the United States to make a success of its fire alarm system which has since been very generally adopted by other Companies. Besides the General Manager it employs regularly, three clerks, one electrician and his helper, besides the messenger boys, special watchmen and employes engaged in the baggage department. The institution is decidedly a credit to its proprietors as well as a benefit to the city at large.

STOVE INTERESTS OF MINNEAPOLIS.

The Jobbing business in Minneapolis can show no greater increase than can the stove industry. Seven years ago only one house shipped stoves out of the city, to-day, there are six houses shipping, and as one of these six represent five different manufacturers it can be truthfully said that we have eleven manufacturers of stoves represented in our city. It will therefore be easily seen that Minneapolis has a well founded claim as the stove center of the Northwest. To better show up this industry the following data has been collected and arranged. First on the list comes the NORTHWESTERN STOVE COMPANY, with offices and salesrooms at twelve and fourteen Washington avenue North, and foundries at Hiawatha avenue and East 26th street. This enterprising company was first established under the firm name of Spear & Laird in 1878. Two years later Mr. Bushnell bought out the junior partner's interest and the firm became Bushnell & Spear. In 1882 the company was incorporated, under its present title, with an authorized capital of \$100,000 and a paid in capital of \$60,000. Their annual product amounts to something over \$100,000, consisting of ranges, stoves, and light castings. They expect to turn out during the coming year 300 to 400 of the "World's Best" furnaces. They employ 70 hands at their works, have a large office force, and three salesmen cover the entire northwest territory reached by railroads from Minneapolis. All their manufactures bear the trade mark "Security."

Secondly we have the KEOKUK STOVE WORKS with factories at Keokuk, Iowa, and branch office and warehouse, in charge of Mr. C. St. John Cole, located at 516 First Street north, Minneapolis. This company was established in 1855 and reorganized in 1884. They employ 75 men in foundry, and five traveling men. Their annual sales amount to \$150,000.00. They reach all points from the British possessions to Texas and from Illinois to the Pacific Coast. Their stoves and ranges meet with a ready sale.

Third. THE CLEVELAND CO-OPERATIVE STOVE COMPANY, one of the largest establishments of the kind in the country, are represented in Minneapolis by the well-known firm of Boyd & Co., whose warehouse and offices are located on Second Street North.



JAMES M. BOYD.

Photograph by BRUSH.

The Cleveland Co-operative Stove Co. own and operate extensive foundries in Cleveland and Chattanooga, Tenn., and branch houses at Chicago, St. Louis, Indianapolis and in our own city and control the entire stove interests of Cleveland. Their senior representative in Minneapolis, Mr. Jas. M. Boyd was born in Scotland some thirty years ago and came to this country at the age of ten. He was educated in Cleveland and acquired in the same city the good business training which fitted him for the responsible position he now occupies. His firm handle all grades of heating and cooking stoves and ranges, yet find it hard to fill all orders, their business having grown so rapidly and the demand for the stoves they carry being so extensive. Mr. Boyd is secretary of the Caledonian Club and has hosts of friends in our city.

THE COMSTOCK, CASTLE STOVE CO., of Quincy, Ill., have offices and warehouse at 121 Nicollet Ave. Mr. George Semple, their resident manager, reports large sales the past season on their "Economy" line of stoves and ranges. This old and reliable house was established in 1849 and incorporated in 1884. They have some six or seven travelling men covering the south, west and Northwest, with branch houses

in a number of the principal cities. Their goods are well known to dealers and invariably give the best of satisfaction to those handling them.

CRIBBEN, SEXTON & Co., have their Northwestern headquarters at I. B. Kinne & Son's store, on Nicollet Avenue. Their foundries are situated at 50 to 100 Erie Street and 57 to 67 Ontario Street, Chicago. Under their trade mark of "Universal stoves and ranges" they place on the market as large a variety of stoves as any one house in the country. Their assortment for the coming season will far out-shine any previous endeavors. They use nothing but the best materials and skilled workmanship in the construction of their manufactures.

We now come to the firm of WILLIAM H. PECKHAM, wholesale dealer in stoves of every description. Mr. Peckham came to our city in 1886 and established the Northwestern headquarters for the well known Peckham stoves made in Utica, N. Y. Year after year he has constantly added to his already large lines of



WILLIAM H. PECKHAM

Photographed by BRUSH.

stoves, until to-day he handles five of the largest lines of stoves made in the U. S. We mentioned the Peckham stoves, which are known throughout New York State as "Peckham's Popular Stoves," having been awarded numerous medals in that State for superior workmanship. This brand has been changed and is now known to dealers and customers throughout the States under the trade-mark of "Grand" stoves and ranges. When iron was first discovered in the South many foundries were started in Illinois, Missouri and Indiana. Among the first to open up was Duffy, Trowbridge & Co., of Hannibal, Mo. Their make of stoves, aggregating some 400 different styles, known under the trade mark of "Golden Rule," were so well adapted to the Northwest that Mr. Peckham secured and handles the entire line. The "Novelty" stoves and ranges need only be mentioned they are so well known. They are made by the Abram Cox Stove Co., of Philadelphia, Pa. This line is handled exclusively by Mr. Peckham, who gives them a prominent place in his large warehouse on Third Avenue north. Gas, gasoline and kerosene oil stoves, both for heating and cooking purposes, have become very popular in this country, and in order to say that there is nothing in the stove line he does not carry, Mr. Peckham secured the sale of "The Royal"

kerosene oil heaters and ranges, made by Perry & Co. of Albany, N. Y.; also the "Reliable" gas and gasoline stoves made by Schneider & Trenkemp Co., of Cleveland, Ohio. The five lines handled by Mr. Peckham embrace over 1000 different styles and sizes of stoves and ranges.

This takes in the stove industry of Minneapolis and it makes a most creditable showing. Dealers, as we have shown, can be supplied with any grade or style of stove they may desire for their trade, without going to the eastern markets. The competition between our six jobbers is, of course, a lively one, but as these six houses have combined their efforts against outsiders, the result that we foresee is that instead of the six getting one-quarter of the Northwest trade, they will shortly be enjoying at least one-half, if not three-quarters of it, which amounts in round figures to one and a half million of dollars annually.

LUMBER INTERESTS.

Lumbering was the parent manufacturing industry in Minneapolis. It is now in point of the number of men employed the most important of all the diversified manufacturing interests of the city, and although sometimes the public are prone to believe that it is secondary in importance to the flour making industry, with which the fame of Minneapolis is closely allied, it is still a very large element in the industrial prosperity of the city. It shows a steady gain in volume and importance every year. It employs from one year's end to another, thousands of men and although the money value of the product of the mills is small when put in comparison with the value of the product of the flour mills, it still contributes annually between six and seven million dollars to the commercial activity of the city.

The industry has a history back of it. The first mill was built on the government reservation under the direction of the officers in charge of the post, now as then known as Fort Snelling. For many years this mill constituted the only saw mill in the Northwest and was used to get out lumber for the immediate uses of the soldiers located on the Fort Snelling reservation, which then embraced the site of Minneapolis. The mill was a crude affair connected with a flour mill driven by an overshot water wheel from power secured at the Falls of St. Anthony. For twenty-five years after the erection of the old government mills nothing was done towards a further improvement of the water power. In June, 1847, Franklin Steele sold nine-tenths of the water power for \$2,000, and at once commenced the construction of a saw mill, which was completed in the following spring. Mr. Steele ran the mill for several years, turning out a small quantity of lumber

annually. The first lumbering operations were undertaken in the fall of 1849, when gangs went to the Swan and Rum rivers, securing a few logs which were mostly frozen in the ice and carried over the falls the next spring. In 1850, S. W. Farnham took control of the Steele mill, operating it successfully for four or five years and producing about 1,200,000 feet of lumber annually. The spring of 1856 found a steam mill being operated by Messrs. Bassett & Conney, and the following year A. Wolcott & Co. built a third mill some distance above the falls. At this time the capacity of the mills built and building in the vicinity of the falls was from 6,000,000 to 7,500,000 feet per year. A year previous the St. Anthony Water Power Co., and the Minneapolis Mill Co., were organized for the purpose of improving respectively the East and West side powers. The Mississippi Boom Company, organized in 1851, was afterwards consolidated with the St. Anthony Boom Company and became the present Mississippi and Rum River Boom Company. From 1857 the additions to the lumber mill capacity were frequent and steady, but it was not until about 1870 that the business became of great proportions. Within a few years of that date a large number of mills were constructed and with the subsequent rapid development of the city and tributary country the lumber business became exceedingly prosperous.

Originally nearly all the saw mills were located on the falls and were driven by water power. Along about 1870 there were a number of mills built in that locality and a little later mills were built along the river bank as far north as 4th avenue north and used their refuse for making steam and were driven by steam power. At this time there was comparatively little call for the water power formed at the falls of St. Anthony. With the development, however, of the flour industry it was found that the water power could be put to better service and that the saw mills could generate steam power from their own refuse, which they had up to this time largely disposed of by turning it into the river to be floated down stream or to obstruct the channel of the river. At the present time only two saw mills are driven by water power and within the past five or six years there has been a gradual exodus of the mills from the falls. Locations have been found along the river, principally on the west side as far north as 38th avenue north. The lumbering district of the city is now clearly defined and lies from 4th avenue north for a distance of about two miles on either bank of the river.

There was no record of the product of the Minneapolis mills kept until about 1870. Prior to that time, as has already been remarked, the cut was insignificant. The cut of the mills from 1870 to 1890, a period of twenty years, has been as follows:

Year.	Feet.	Year.	Feet.
1870.....	118,233,113	1881.....	234,254,071
1871.....	117,557,029	1882.....	314,363,163
1872.....	167,618,814	1883.....	272,793,222
1873.....	180,909,782	1884.....	300,724,373
1874.....	191,305,079	1885.....	313,938,166
1875.....	156,665,000	1886.....	262,636,029
1876.....	200,371,277	1887.....	220,822,971
1877.....	129,076,000	1888.....	337,663,304
1878.....	130,274,076	1889.....	295,855,648
1879.....	146,754,547	1890.....	344,574,262
1880.....	195,452,182		

It will be observed by studying this table that there has been a gradual increase of the production of the saw mills from year to year. Periods have occurred when, owing to depression in trade and the scarcity of logs caused by climatic conditions or low water, that the mills have cut less lumber than in some previous years. Setting aside these years, there has been a gradual increase in the cut until the largest product made by the local mills was turned out in the year 1890 just ended. This cut was made by thirteen mills. There have been times when the number of mills in Minneapolis has been greater than at the present time, but with improvements in machinery and with larger mills with greater cutting capacity it was possible to produce more lumber than had been made in any previous year. The record in 1890 was made by the mills which were not started until nearly the 1st of June. Had they been supplied with logs as early as the 15th of April when the sawing season should have been commenced, the product would have exceeded 400,000,000 feet. It is among the possibilities that during the season of 1891 the local mills will make 450,000,000 feet of lumber.

Minneapolis has been gradually making progress towards the distinction of being the largest lumber producing point in the country. What with the decline of the timber supply in Michigan there has been a gradual falling off in the product at such points as Saginaw, and Bay City—considered here as a common

point—and Muskegon. More lumber was made in Minneapolis this year than was made in Muskegon, and the only other lumbering centers which exceed the product of the Minneapolis mills is that found at the mouth of the Saginaw river by the cities named and at the mouth of the Menominee river by the mills at Marinette, Wis., and Menominee, Mich., on opposite sides of the Menominee river, the mills at this last named point made during the season of 1890 483,000,000 feet. This is now the only point in the country that can be said to exceed in product the mills of Minneapolis. The probabilities are that another season will see Minneapolis in the front rank.

Until about 1880 the trade in lumber from the Minneapolis lumbermen was largely local and confined to Minnesota. When the boom days were on in Dakota considerable lumber was sent into that region, but not until after 1880 did Minneapolis as a market assume the importance which it now has. About that time the lumbermen began to ship lumber into the southwest as far as Kansas. The opening of direct railway lines into Iowa, Nebraska and Kansas afforded the lumbermen an opportunity which they were quick to take advantage of to distribute their product into that region. Up to fully 1880 all the region south and southwest of Minneapolis was supplied with lumber from Chicago and the mills located along the Mississippi river at Clinton, Lyons, Dubuque, Davenport, Rock Island and other river points further south. But within the past ten years, more particularly within the past five or six years, the trade of Minneapolis lumbermen and manufacturers doing business north and west of them, both in Minnesota and Wisconsin, has grown enormously in the southwest until this city has come to be recognized not only as a large producing point, but as the center of the entire trade of this region. Chicago has been fairly driven from the trans-Mississippi region and is no longer considered a competitor. In addition to the product of the local mills from 150,000,000 to 200,000,000 feet of lumber manufactured at interior points in Wisconsin and

Minnesota is added to the lumber marketed from Minneapolis. The territory into which this lumber is sent has been to some extent restricted during the past year or two by the competition from southwestern points of production, where stumpage has been cheap and where the newly located manufacturers have been willing to part with their product at no profit or actual loss to secure the introduction to the northern market for their lumber. But the year under review has demonstrated that the conditions which have made competition sharp and profits comparatively small are approaching an end. During the year 1890 more lumber was sold from Minneapolis, and sold easier, than had been disposed of in a number



SAW MILL, PLANING MILL AND MAIN YARD OF THE BOVEY DeLAITRE LUMBER CO., 38th AVE. NORTH AND 2d STREET.

of years previous. The competition from the south was not so keenly felt. Lumbermen in that region have found new and more promising markets than this in which they forced their product in competition with the white pine of Minnesota and Wisconsin. More than this, the trade in that locality has been getting into stronger hands, so that the future of the lumber trade of this locality is brighter than it has been for some time.

Dependent as the lumber industry is upon the timber resources of the State, the question naturally arises, how long can the Minneapolis mills continue to turn out as much lumber as they have been making for the past three or four years without exhausting all the stumpage in the northern part of the State from which their stumpage and logs is drawn? As long ago as 1860 it was freely predicted that the supply of timber would not last ten years. When 1870 arrived the prediction was made that our timber resources would be exhausted by 1880, and when 1880 was reached the time was put at ten or twenty years. The last United States census made in 1880 contained an estimate of the merchantable timber in Minnesota of about 10,000,000,000 feet. In the past decade nearly that amount of timber has been cut into lumber and still the most competent judges estimate that there is timber enough in Minnesota to make it possible that from 500,000,000 to 700,000,000 feet of lumber can be produced for the next ten or fifteen years. There is every reason to believe now that the pinnacle of the business in Minneapolis has not been reached, but that for the next five or six years there may be, and most likely will be, a greater increase in the production of the local mills. The opportunities were apparently never better. Trade is well established. The facilities for distributing lumber are perhaps better at Minneapolis than at any point in the country. More territory can be reached by different direct lines. Within the past two or three years improvements have been made in the channel of the river which has cheapened the cost of getting logs from the head waters of the Mississippi to Minneapolis, and made the position of the manufacturers invulnerable.

In all the comments which have preceded, reference has been to white pine, which is a product of the local mills. But in addition to the timber resources of Minnesota in this line the state is well covered with

a growth of hardwood timber which has scarcely been touched. About the saw mills making white pine lumber has naturally clustered a variety of wood working interests. This makes demands not only upon the white pine resources of the surrounding country and the product of the local mills, but upon much of the hardwood timber which lies in the same territory. In this category naturally belongs the sash, door and blind factories and the furniture factories. Minneapolis has the largest capacity for producing sash, doors and blinds of any city in the country. Latterly its furniture factories have been increasing in number and increasing their product. All this contributes to the importance of this city as a market for lumber, and to the annual receipts of white pine lumber from interior points is now adding large quantities of hardwood lumber. Presumably, too, the time will come when more or less hardwood lumber will be made in Minneapolis, although the nature of the hardwood logs preclude their being floated to the mills, as is done with the pine logs.

Upon the permanency of the timber supply tributary to Minneapolis, the census department contributes important testimony. The work of compiling facts appertaining to the timber resources of the country has at this writing progressed far enough to show that Minnesota is now the chief white pine State in the union, and that the center of white pine operations for the next decade will have passed from Michigan and Wisconsin to the North Star State. It will be shown that Minnesota has more standing white pine than any other State. A further and still more interesting fact has been developed; namely, that the estimate of the standing white pine made ten years ago in Minnesota was altogether too small. It will be shown that at present rates of consumption there will be more than enough to continue operations on the present scale for a decade at least. The quantity of pine now standing in Minnesota and the other white pine States have been arrived at by altogether different work from that of ten years ago. The results then were chiefly estimates for all except what was owned by private individuals. This year, in addition to questioning the lumbermen and pine land owners, who have responded readily, the special agents have secured from the States, the railroad companies and the United States figures which show the probable stumpage held by each. This in Minnesota cuts a big figure, from the fact that the United States is probably the largest owner, counting the Red Lake reservation pine. This Red Lake tract is the largest white pine forest in the United States according to census showing. While this timber is not tributary to Minneapolis, that on all the other Indian reservations in Minnesota will find its way into the Mississippi and to Minneapolis. Competent judges estimate that the amount of timber on the Leach Lake, Winnebagoish and other reservations in Minnesota about to be opened, far exceeds that on the Red Lake reservation both in quantity and quality. Under these circumstances it is not unreasonable to conclude that large as is the present dimensions of the lumber business in Minneapolis, that there is still a greater future before it. Experience has also proven that manufacturing interests, more or less closely allied to lumbering, flourish wherever lumber can be obtained cheaply and readily. Already the present industry has been a decided stimulus to the growth and extension of the other wood working lines.

The BOVEY-DELAITRE LUMBER COMPANY, began business in February, 1870 under the firm name of Eastman, Bovey & Co. The old "Pioneer Mill"—one of the old time saw mills at the falls on the West Side—was purchased and the concern began business, employing about forty men. From this beginning the business has developed and expanded until they now have an enormous trade and manufacture many million feet of lumber annually. At first a large portion of the lumber produced by the firm was sluiced over the falls and rafted to lower Mississippi river points to seek a market. This sort of trade has now almost entirely disappeared. Minneapolis lumber now goes west, northwest and southwest in the territory naturally tributary to the city, while the local consumption is probably more annually than the entire yearly output at the time Eastman, Bovey & Co., commenced operations. In 1879 the West Side mill was sold and the "Butler Mill" on the East Side near the great Pillsbury "A" flour mill was purchased. This mill was also operated by water power but was larger and more convenient. In the fall of 1887 the "Butler Mill" and four others adjoining were destroyed by fire and the year following the firm purchased a part of the old Farnham farm on the river at Thirty-eighth avenue North, W. D. and put up a large and complete saw mill and planing mill. This move was in the line of progress. Sawing lumber at the falls had ceased to be as convenient and economical as formerly. The city government had forbidden the piling of lumber in the central portion of the city (necessitating a long haul to yards of every board sawed at the falls) and improved machinery and methods made sawmill refuse converted into steam, almost as cheap a power as water. Besides the boomage facilities at the falls were inadequate for large business. At its new location the firm secured abundant yard room immediately adjoining the mills and trackage facilities are most convenient. The annual capacity of the new saw mill is 40,000,000 feet of lumber, 15,000,000 shingles and 10,000,000 lath—making it one of the largest mills in the country. In the mills and yards 200 men are employed. The firm now does most of its own logging and employs 300 men each winter in the pine woods. A market for the product of the mills is found in Minnesota, North Dakota, South Dakota, Nebraska and Iowa. In addition to the great yards at the mills the Bovey-DeLaitre Lumber Company maintains retail yards at Eleventh avenue South and Second street to supply its very large city trade. This is the oldest

lumber yard in the city having been established twenty-one years. In 1888 the firm of Eastman, Bovey & Co., was incorporated and the present style of name—Bovey-DeLaitre Lumber Company—adopted. The officers are, president, John DeLaitre; vice-president, H.M. DeLaitre; treasurer, Charles A. Bovey; secretary, F. A. Bovey. Mr. DeLaitre is also president of the Syndicate Insurance Company and is heavily interested in numerous other financial and mercantile institutions in the city. Mr. C. A. Bovey has devoted most of his time to the lumber business but has large interests outside. The firm is wealthy and has a very high standing in the commercial world.

THE HALL & DUCEY LUMBER COMPANY, although one of the youngest concerns in the business, it has the proud distinction of standing at the head of the lumber industry on the Mississippi River. Founded by Michigan men who all their lives have been lumbermen, their success has not altogether been a matter for surprise.

On the death of Mr. S. C. Hall, the presidency of the company fell to Mr. Thomas H. Shevlin, who for many years was connected with Mr. Hall in the lumber business, as vice-president, treasurer and manager of the S. C. Hall Lumber Co., at Muskegon. It was through his efforts that his partners in Muskegon were induced to come to Minneapolis, and to prove that his judgment was correct regarding this city as a lumber market it is only necessary to state that the Hall & Ducey Company cut forty million feet of lumber and fifty millions of shingles annually, besides an enormous quantity of laths. Mr. Shevlin is one of the best known Minneapolis business men both at home and abroad and wherever met, friends and customers may be sure of a hearty welcome.

W. S. HILL & Co., successors to Hill Bros. & Co., have general offices at 205 Lumber Exchange, and yards at twenty-first and twenty-second aves. N., between 3d st. and Lyndale avenue. This firm does an exclusive wholesale lumber business, mainly in Iowa, Southern Minnesota and Nebraska. They handle some 15,000,000 feet of lumber a year, having ample facilities for so doing at their spacious yards, which cover an area



T. H. SHEVLIN.

Photograph by BRUSH.

of 11½ acres. They have always on hand a fine general stock, quoting prices that always prove satisfactory to customers.

The firm of FRASER & SHEPHERD, wholesale manufacturers of doors, sash and blinds, was established fourteen years ago as Fraser & Co., but for the past ten years has borne the present name. Messrs. Fraser & Shepherd own their own planing mill and yards fronting on fifth Street and Fourth and Fifth Avenues north, and employ over two hundred men in the various departments of their extensive business. They manufacture, in addition to the staple articles of sash, doors and blinds, mouldings, brackets, newell posts, stair railings, and every thing for the completion of the interior wood finishings of buildings. They do all kinds of turning, scroll sawing, shaping and general wood working. A specialty is made of stair building and hardwood interior finishing for residences and other buildings, and fixtures for banks, offices, stores and saloons, constitute a large item of the business. The firm also undertakes to do church finishing and furnishing, and can point to some very tasteful finished work in this line. Some of the finest residences of the city have been finished by Fraser & Shepherd. They put in the interior hardwood finishing for the residences of Hon. W. D. Washburn, Messrs. Thomas Lowry, H. T. Welles, H. J. Wilbur, E. J. Phelps, B. B. Hart, Fred. Boardman, Geo. H. Rust, and many others. The firm is on a very sound and substantial financial basis. It has a first-class reputation both for square dealing and quality of work, and as a result is doing a larger and more satisfactory business each year.

BOYCE BROS. & Co., hardwood lumber, 1731 First Street north. Prominent among the younger lumber firms of our beautiful city is that of Boyce Bros. & Co. This business was started December 1, 1890 by Chas. D. Boyce and Lester A. Boyce. They deal exclusively in hardwood lumber and handle all kinds of fancy Eastern, as well as the natural hardwoods. They have, at the present time, about 1,000,000 feet of stock in their yards, and are receiving large shipments daily. Their yards are situated on the N. P. R. R. track and very near to the city; and with their location they are enabled to fill all orders, either in or out of the city, with surprising quickness. They have both been in the lumber business for a number of years, and the success of their enterprise is assured.

Among the best known lumber firms of Minneapolis CLOUGH BROS. are leaders. The firm was originally composed of Gilbert A. and D. M. Clough. On the death of the former the firm remained unchanged, the estate of Gilbert A. taking care of the heirs interests.

Mr. D. M. CLOUGH, the surviving partner, was born in Lyme, New Hampshire, in December, 1846. At the age of ten he came west with his parents to Spencer Brook, Minnesota, and lived there for the following sixteen years. He was engaged in farming a greater part of the time, but branched out with his brother and tried the lumber business. Their immediate success in this line was so gratifying that in 1873 they moved to Minneapolis and erected large saw mills at Fourth and Main Streets on the East Side. Mr. Clough owns large tracts of pine lands on the upper Mississippi, the lumber from which is cut by contract, he having abandoned his saw mills on account of the great increase in his business, making it necessary for him to transfer some portion of his business to other parties. Mr. Clough was a member of the Minneapolis Common Council for four years, and was chosen president of the same for one year. He was elected as State Senator in 1886 and served until 1890. He is an active member of the State Republican Committee, and has always borne the reputation of an able, enterprising and honorable business man. The business of this firm under Mr. Clough's able management has kept pace with the rapid growth of the lumber interest of Minneapolis.



D. M. CLOUGH.

Photograph by BRUSH.

The firm, C. A. SMITH & Co., manufacturers and dealers in lumber, lath, shingles, etc., is composed of ex-Governor John S. Pillsbury and Charles A. Smith. This firm first commenced business in the fall of 1878, at Herman, Grant County, Minnesota, at which place they remained until the summer of 1884 when they removed to Minneapolis, since which time they have been conducting a wholesale and retail lumber business in this city. The firm makes a specialty of the retail trade, and their facilities for handling bills of any character whatsoever are unprecedented by any firm doing business in this locality. Having lately erected a planing mill and dry kiln, both of which are constructed on the latest and most improved plans now known to that branch of business. Their saw mill, situated on Main Street and Fourth Avenue N. E., has been lately remodeled and refitted, and being equipped with all of the latest and most improved machinery including an improved band and an extra large gang saw, together with all the other appliances, places them in a position to manufacture lumber in a superior manner, enabling them to take and fill orders for any kind and size of timbers, &c., on the shortest notice and in the best manner. Governor Pillsbury is a man too well known in the State of Minnesota, and especially in this locality, to need any introduction to the public. Mr. Smith, his partner, having been associated with him in business for more than fifteen years past, and having resided in this city for even a greater length of time, excepting his brief residence in Herman, is himself well known in this community. Although a young man in business, his success and popularity amongst business men in the trade generally are subject to frequent comment by his associates. The reputation that this firm has established for straight and square dealing, honest grades and fair prices, have gained for it the reputation of one of the leading lumber firms in the northwest.



C. A. SMITH.

Photograph by FLOYD.

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One of the oldest and largest lumber firms in the Northwest is that of N. P. CLARKE & Co., which formerly consisted of Clarke & McClure, and was located at St. Cloud. N. P. Clarke is a well known, public-spirited citizen of Minnesota. As president of the State Agricultural Society gave it popularity and success. He has a large farm at St. Cloud and is a famous breeder of Clydesdale horses and Shorthorn cattle, which have taken first prizes in all the principal fairs of the west. His stock of horses is said to be the finest in the United States and perhaps in the world. He is vice-president of the American Breeders' Association, and has done much to promote the interests of the stock and dairy men of the country. He is one of the wealthiest men of the State, owning pine lands throughout all the Northwest. The stock of logs owned by N. P. Clarke & Co., during the current year, is about a round hundred million of feet. They have cut 65,000,000 feet of lumber, besides 20,000 lath and 30,000 shingles. F. H. Clarke, nephew of N. P. Clarke, is the local partner and manager of the business, which prospers under his direction and control.



F. H. CLARKE.

Photograph by BRUSH.

BARDWELL, ROBINSON & Co., manufacturers of lumber, sash, doors, and similar goods, have the largest establishment of its class in the city. When the firm entered business in 1872 it employed from fifteen to twenty men; during 1890 the average force was 300 men. The extensive yards and buildings at Second Street and Twenty-fourth Avenue north gives the concern ample facilities for carrying on the heavy business now in hand. In every department the latest improved machinery and appliances are in use, thus securing, with the aid of skilled workmen, the finest work in the market. The business now consists of manufacturing lumber, sash, doors, blinds, mouldings, the dressing of lumber, the jobbing of all these goods, and the hardwood finishing of all kinds of buildings. They supply everything in the planing mill and finishing line. The business extends from the Atlantic to the Pacific, and to Texas on the south. During 1891 a twenty-five per cent. increase over 1890 is expected, and the concern is virtually sure of doing a business of \$1,000,000. The firm cut about 15,000,000 feet of lumber last year and will handle a larger quantity this season. Much of this lumber is used in the factory, and a great deal is purchased outside and converted into frames, mouldings, and various items of interior finish. Among the many buildings which Messrs. Bardwell, Robinson & Co. have fitted up are the Chamber of Commerce (the large exchange room walled and ceiled with hardwood), the West Hotel, the Masonic Temple, and the New York Life Insurance Company's building. The firm now consists of Chas. S. Bardwell, S. C. Robinson, Charles N. Robinson and R. R. Clark, with H. C. Stebbing and C. L. Prince as special partners. It is one of the heavy manufacturing concerns of the city, and enjoys not only a lucrative business, but the confidence and respect of the business world.

THE PARKHURST PAVING COMPANY. Among the new industries of Minneapolis which have rapidly come into prominence during the past year, is the Parkhurst Paving company. This company has lately been organized with a capital of \$150,000, fully paid up, and numbers among its stockholders some of our best known citizens and business men. About a year ago, A. G. Parkhurst obtained a patent for the construction of a combined curb and gutter of artificial stone or cement, and has already laid and constructed within the city more than 100,000 linear feet of such curb and gutter. During the past year he has employed from 40 to 50 men, and expended more than \$50,000 for labor and materials. The curb and gutter is now in use upon many of our principal streets and avenues, notably Park, Portland, Stevens and Third avenue and Twentieth avenue.

For economy, durability and beauty, this curb and gutter has no equal, and it is only a question of time when it will take the place of all other kinds. It has received the hearty approval of the city engineer and city council, as well as of the board of park commissioners. Nothing can equal it for private grounds, boulevards and parkways. During the past year, the business has been prosecuted entirely by Mr. Parkhurst the inventor, but it has grown so rapidly upon his hands, extending to neighboring cities and states, that during the month of December, 1890, a corporation was formed, with \$150,000 capital, as above stated, the officers being Augustus G. Parkhurst, president; Ell Torrance, vice-president; and A. B. Merriam, secretary. Among the stockholders are Judge John P. Rea, Loring T. Ross, Emerson Cole, L. F. Menage, and other well known and prominent citizens and business men of this city.

THE BASIS FOR OUR REAL ESTATE VALUES.

The value of real estate depends upon the prosperity and the prospects of a city or section. Its future is to be judged very largely by its past. Special advantages as to location with reference to making and distributing goods are to be considered, also the character as well as the extent of the population and especially the extent and fertility of the tributary region. These points have been stated in other articles to this volume but may need further consideration. The leading citizens of Minneapolis are quite generally far-seeing, level-headed men. We have here a climate and surroundings which tend to develop men of large intellectual development. It is the best working climate of the world both for brain and brawn. It is estimated that labor of mind and muscle is far more efficient here than in more Southern latitudes where in a few years even the active men of Northern climates become sluggish and incapable of the highest achievement. We have here the best business capacity and training of the country, and the very best industrial elements in our laborious, thrifty, law-abiding school and church-going foreign citizens. We have full confidence in the permanent and solid growth of Minneapolis and in its becoming the accepted Metropolis of the Northwest, provided its citizens do their part to use the passing advantages and to fully occupy the fields which lie open before them.

All through Christendom for the past fifty years there has been a constant and growing tendency towards the centralization of population, a gathering into cities and their suburbs. This tendency will continue and will probably increase for obvious reasons. Formerly cities were unhealthy, but superior sanitation has made them more comfortable and more healthful than the country. We have provided here not only a complete system of ordinary sewers but several drainage tunnels so as to carry off all water which may become stagnant. The largest and best supply of water has been secured. There is thorough sanitary inspection. By these and other thorough means of promoting the public health, Minneapolis has a mortality record lower, perhaps, than any country district or than any other city in the world. (See figures elsewhere.)

Rapid and cheap transportation in cities enables people to live in the suburbs, having homelike surroundings at small cost, while enjoying at will pleasures and stimulus afforded on every hand in a large city. Manufactures flourish only where they have specially trained resident employes or a large city as a recruiting ground. Manufactures of shoes, clothing, etc., rarely succeed in small Western cities. We have here, delightful and park-like suburbs with their clear lakes and streams, fast transportation, rapidly increasing markets for all products. (See general article and those on manufacturing and jobbing.) Real estate prices have been steadily increasing for many years at the rate of ten per cent. or more annually and have in very few cases been beyond actual value. A table, given elsewhere, ("Ten Years Progress") shows the comparative prices of real estate here and in other cities. While there have been lulls in the market there has never been a decline and never anything approaching a "panicky" feeling. It has been quiet in real estate circles for the past two years but everybody is of the opinion that, owing to the improved condition of general business and to special local progress, we are now about to begin on a period of real estate activity, with such a steady advance in prices as may be warranted by the improved conditions and great developments of the near future. The total transfers for 1889 were 10,089 with aggregate considerations of \$34,096,670. The record for 1890 is somewhat larger with the prospects for a large increase for 1891. Real estate in Minneapolis is always "as good as the wheat" and sometimes considerably better.

ROBBINSDALE, the pleasant suburb lying northwest of the city is one of the most prosperous of the outlying districts about Minneapolis. The village is situated on the Fergus Falls division of the Great Northern Railroad, only a few minutes ride from the city depot and stands on high ground surrounding Crystal Lake. Though very near the city, values have remained at a low figure and property in the vicinity is regarded as an excellent investment. The village owes much of its present prosperity to Mr. Alfred Parker who pre-empted the site in 1854 and was for many years a successful farmer. The rapid rise in real estate in the past fifteen years has made Mr. Parker independent. He has been most liberal in encouraging the establishment of manufactures by the donation of land, having given three acres to the Hubbard Specialty Company and five acres to the Northern Car Company, both of which concerns have erected large factories. Around these has grown up a flourishing village. Mr. Parker also presented the Norwegian Lutheran Seminary with 2½ acres on which buildings costing \$50,000, have been erected. This flourishing institution has given the village a pronounced impetus. As a site for manufacturing establishments, Robbinsdale is equal to the best. Its shipping facilities are excellent and building material is more accessible than in any other location about the city, the village being on the side of town where the lumber mills and brick yards are located. Drainage is excellent. Those interested in developing the young suburb are able to offer the most flattering terms to those wanting sites. It is expected that Robbinsdale will soon be connected with the city by an electric car line.

HE WAS SATISFIED.

Conversation heard in a Bryn Mawr electric car passing over the Laurel Avenue bridge:

STRANGER: "Excuse me, sir, but what is that beautiful tract of land over there?"

RESIDENT: "Why, that is Bryn Mawr."

STRANGER: "How does it happen that such a lovely spot, only a few minutes ride from the business centre, is so sparsely settled?"

RESIDENT: "For the reason that the bridge over which we are now passing has been but recently completed, and if you will look closely you will see men at work on a number of foundations which are the immediate result of this long deferred improvement. There is no question but that the development of this section of the city will now be more rapid and healthy than any other on account of its natural advantages and proximity to the business centre."

STRANGER: "I notice that the houses already erected seem to be of a very superior class."

RESIDENT: "Yes. It is the policy of the owners to keep all the improvements up to the highest notch."

STRANGER: "What is that large reservoir in the distance?"

RESIDENT: "That is part of the water works system which supplies Bryn Mawr with absolutely pure artesian water for all purposes, and that is an advantage possessed by no other part of the city. The city gas has also been introduced."

STRANGER: "Well, I have looked the city over thoroughly in search of a place to build a home for my family, and this is just what I want. Will you kindly tell me where I can see the owners or agents?"

RESIDENT: "Anderson, Douglass & Co., 445 Temple Court, are the agents. I am just on my way to look up a lot in Bryn Mawr for myself, and if you will go with me we will then take this car back to Temple Court and see the agents, who will give us further information."

I. C. SEELEY, is one of the oldest real estate men—counting age by years in the business—in Minneapolis, he having entered this line in 1872. He was born in Allegan county, Michigan, January 22, 1843 and obtained his earlier education at Richland seminary at Kalamazoo. He was teaching school when the war broke out and he at once resigned to enter the service. When the 4th Michigan cavalry went to the front he was in the ranks, and he served faithfully and gallantly all through the war, meeting the enemy in battle no less than fifty-seven times. Five months of his service he was as a prisoner in Andersonville and other pens. When the war was over he prepared for college at Kalamazoo and graduated from Olivet college in 1868 and from the law department at Ann Arbor in 1871. After a year in the law office of Severns & Burrows he came to Minneapolis. At first he was a clerk in E. S. Corser's real estate office. After learning the business, he branched out for himself, and since then has held a prominent place among realty brokers and fire insurance agents. His hobby is fine stock, and his farm near Marshall, Lyon county, Minn., has some of the best horses, cattle and sheep in the state. He is a prominent member of the G. A. R., and the Ex-Prisoner of War Association, chairman of the Y. M. C. A. building committee, a member of the Board of Trustees of Olivet College, Michigan, and a gentleman whose name is connected with most of the charitable and commercial enterprises of the city. He has been very successful in business and has acquired large property interests. His office is in the Boston Block, of which property he has recently assumed charge as general manager.

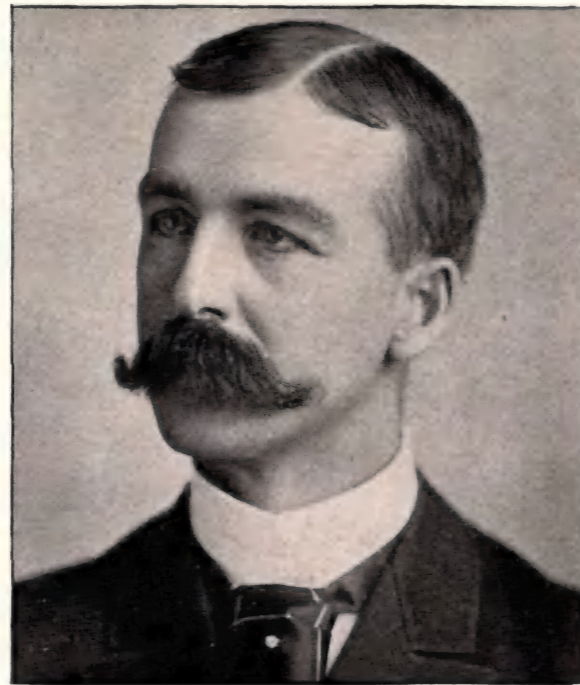


I. C. SEELEY.

Photograph by BRUSH

THEODORE WETMORE, whose office is at 111 South Fourth Street, conducts a large insurance, real estate and loan business. Mr. Wetmore came to Minneapolis in 1881, and for five years was connected with the wholesale dry goods house of Wyman, Mullin & Co., and for one year with Shotwell, Clerihew & Lothman. His venture for himself has been eminently successful. He represents the old reliable Continental Fire Insurance Company of New York, which for two years has been at the head of American companies. Mr. Wetmore does a large business in commercial paper, a bona fide stock and bond business, and handles mortgage loans. In real estate he did a \$600,000 business last year, and his total transactions in 1890 represented \$5,000,000.

J. B. TABOUR, is one of the best known real estate men in Minneapolis and his office at 325 Hennepin avenue, is one of the landmarks in the realty line. Mr. Tabour has been in this location for six years, and has been in the real estate business for nearly twice that period. He is a native of Minneapolis, and has seen the place grow from a scattered village to a city of metropolitan proportions. As an example of the marvelous development he has witnessed, he sometimes refers to the fact that he lived for some years in a dwelling house which occupied almost the exact site of his present office in the Hennepin block—now in the heart of the business center. Mr. Tabour does a general real estate, renting, loaning, collection and insurance business. He makes a specialty of no particular department of his business but his loaning business is especially large and his extensive eastern connection always gives him a large supply of capital for investments of this nature. His real estate sales cover the entire range of the city and Northwest, but he is regarded as a special authority on Eighth ward, Lowry Hill and Lake of the Isles and Calhoun property. It is in this section that Mr. Tabour resides—1901 Hennepin avenue—and here he has platted three additions. These are Tabour's first and third near Hennepin ave. and 27th street and Tabour's second at Hennepin and 34th street. The latter addition he platted in 1887. The cost was \$18,000, and in less than a year through the wonderful rise in values he had sold nearly the whole addition for \$55,000. Such large advances have been common in Mr. Tabour's experiences. About two years ago he sold a piece of property on 4th street near Second avenue South for \$500; a frontage immediately opposite brought \$1,200 recently. Among Mr. Tabour's recent sales were those of the Webster tenement row, at Nicollet avenue and 17th street, for \$50,000; the Holly flour mill for \$40,000 and the tenement block at 17th street and Linden avenue for \$35,000. In the Hawthorn avenue locality Mr. Tabour has made a number of large sales at from \$150 to \$200 per foot. Mr. Tabour is probably as well posted on values as any one in the business in Minneapolis. He is doing a large increasing business and enjoys the entire confidence of his associates and customers.



J. B. TABOUR

Photograph by BRUSH.

MOORE BROTHERS, whose office is on the ground floor at No. 11 South Fourth Street, combine in their business, real estate, mortgage loans, a line of reliable fire insurance companies and a rental business. These gentlemen are both graduates of Dartmouth College and have had a thorough literary as well as business training. They attend carefully to all details of their business and have met with marked success; the growth of their business has been steady and reliable. They loan money for their clients only upon Minneapolis and Hennepin county property, and only upon such property as they personally examine. By this personal inspection they know the actual value of the security. They also make a point of ascertaining the financial standing of the borrower. The experience of Messrs. Moore Bros. in the details of their loan business, has satisfied them that it is an easier matter to obtain money from their clients for loans on first mortgages, than it is to find satisfactory real estate security; in other words, their reputation as expert loan agents brings money into their hands very freely, while the care exercised in the disposition of these funds renders this part of the business by far the most burdensome. They have never found any difficulty in placing a loan when they get such real estate security as they are satisfied with. They are able to refer as to business ability and integrity to any of their customers or clients.

C. W. WELLS, real estate, loans and insurance. This gentleman has been engaged in the above named business in this city for the past ten years, having handled valuable property and placed thousands in loans during that length of time, he was an active worker on the market during the boom times in Minneapolis realty and an eye witness to its settling down to actual cash values stimulated only by an actual demand. Mr. Wells is quite confident that the great manufacturing interests now maturing in this city and immediate vicinity will greatly enhance the present values of real estate, thus making it a profitable and absolutely safe investment at present prices. The people have been taught to be satisfied with fair profits and quick sales. In placing other people's money, Mr. Wells uses the greatest precautions as to the safety of the loan. He places his insurance in the most reliable companies, such financial institutions that can and do adjust all their losses promptly, and he finds no trouble in placing all available cash at from seven to eight per cent. semi-annual interest.

THE FARNSWORTH LOAN AND REALTY COMPANY, which occupies offices on the ground floor of the Kasota Block, is regularly incorporated under the laws of Minnesota and has a paid up capital of \$150,000. Ezra Farnsworth, Jr., is president and treasurer and W. P. Andrus is secretary. The concern acts as agent for investors in real estate and mortgage loans and has a satisfactory connection and special facilities for reaching eastern investors. Though the company does not act as an agent locally in selling property it owns a considerable amount of property in Minneapolis and has some of it upon the market. Some years ago the Farnsworth company purchased a tract of nearly two hundred acres lying just within the city limits in southeast Minneapolis. It is between the Mississippi river and University avenue, lies high and beautifully rolling and commands a view of the city and the picturesque gorge of the Mississippi towards Minnehaha and Fort Snelling. This beautiful tract was named Prospect Park. At the time of its purchase it was in a state of nature and covered with an unbroken native forest; it was also practically inaccessible through lack of street railway or railroad facilities and because of the distance of highway bridges across the Mississippi. It could only be reached by driving across the suspension or Tenth avenue South bridge and thence down University avenue. The company at once commenced to improve and develop the property. Streets and winding avenues were laid out, opened and graded, and the forest was cleared of underbrush and trimmed up so as to be made more beautiful. Facilities of access were secured by continued effort. First came the building of the Washington avenue and Franklin avenue bridges, both of which span the gorge of the Mississippi at a great height and are about 1000 feet in length. These brought the park within easy distance of the central part of the city. Next was the establishment of a station on the Northern Pacific short line which passes through one end of the park. Then an extension of the University horse car line to Oak street was obtained and last came the opening of the Minneapolis and St. Paul interurban electric line which crosses the Washington avenue bridge and follows University avenue through the property. This puts the residents of Prospect Park within a few minutes ride of the center of the city. During this period of transportation development many homes have been established at Prospect Park and it is now one of the most attractive localities in the city and generally recognized as a desirable residence section. It lies where Minneapolis and St. Paul meet and will therefore feel the benefit of the growth of both cities. The traffic on the electric line is already taxing the companies facilities to the utmost—a sure indication of the advancing value of the property as an investment. In securing this picturesque tract and bringing it to its present state of development and prosperity the members of the Farnsworth Loan and Realty Company have shown not only good taste and appreciation of what people want in the way of homes, but also marked business ability. The company has sold a great many lots but still has some of the choicest and most desirable on hand.

HILL, PARRY & Co., mortgage loans. This firm, located at room 523 in the new Guaranty Loan building, make a specialty of loaning money and making investments for Eastern capitalists. They only take Minneapolis city real estate securities, and loan on a basis of not more than 50 per cent. of the actual cash valuation of the property. This assures in this city a perfect security; for instead of the property deteriorating during the life of the mortgage, it so increases in value that upon the maturity of the mortgage, the loan covers but a small per cent. of the value of the security given. Thus it can readily be seen that, in such loans, no loss can be sustained either by the borrower, or the lender. They make their loans at as large a rate of interest as is compatible with safety, as their motto is, "First, safety, then profit." They also make it a point to collect and remit interest promptly, and without charge, to their clients. Those wishing safe and profitable investments in mortgage securities should correspond with such firms, for they can rest assured that their funds will be carefully and safely invested. Messrs. Hill, Parry & Co. refer to the references in their advertisement, many of whom have invested through their agency.

JOHN MILLS is one of the progressive real estate dealers of Minneapolis. Though a resident of the city but some three years he has succeeded in establishing a large business which is constantly increasing. Mr. Mills is a Pennsylvanian and like many of the later comers to Minneapolis has an extended acquaintance in his old state and throughout the East, which is of great advantage to him in his present business. Always an enthusiastic Minneapolitan, he has been particularly successful in interesting eastern capital in the good things of the Flour City. This interest has taken the form of extensive investments in real estate, the establishment of manufacturing concerns and the removal to this city of a number of men who, like Mr. Mills himself, wished to broaden their spheres of commercial activity and at the same time secure the benefits of homes with metropolitan surroundings. Mr. Mills is one of the men whose confidence in Minneapolis is unbounded and not to be shaken. In dealing with others he can show that his enthusiasm is of the solid order, for he can point to some heavy investments of his own capital as indubitable proof of the sincerity of his arguments. In these investments he has been particularly successful. One of his ventures was the platting of "Wyoming Park" near Shingle Creek in the Northern part of the city in a very beautiful locality. From this "addition" he has sold over two hundred lots. His business having outgrown his old quarters at 122 South Washington Avenue, Mr. Mills removed his offices to 416 Guaranty Loan Building, upon the opening of that great structure on May 31, 1890. In his new location he has a convenient and pleasant suite which admirably meets the requirements of his growing business.

MOORE, BLAISDELL & Co., a prominent real estate firm of this city, was established here many years ago. They are old and well known residents and are thoroughly familiar with all the details of the real estate interest and have experience, responsibility and ability for the careful handling and the negotiations attending the sales of all classes of real estate. They do a general business in real estate, buying, selling and exchanging, in the city, country and state. They make a leading specialty of negotiating loans on first mortgages at current rates of interest, direct to borrowers, or through agents. They have handled many large sales of real estate in this city and have now on their books some of the best properties for sale that is on the market, both for residences, business or investment. Strangers or parties living away from the city, and wishing to invest either in properties or loans, will find it to their best interest to correspond with this firm, as all correspondence will be answered promptly. Messrs. Moore, Blaisdell & Co., consisting of H. Lee Moore, H. E. Blaisdell and Geo. W. Coburn, are public spirited men, with a reputation for safe and honorable transactions, and have been very successful in their business. They have great faith in the future of the East side, affording as it does the very best of railroad facilities for inside manufacturing plants as well as water power not yet utilized. They also have many cheap and desirable homes within short and easy reach of the business center. This firm also claim that the property centering around the State University is unequalled in any quarter of the city for residences. It has the best transportation facilities, all city improvements and the very best of society. In short they believe that there is no part of the city that offers so safe and profitable a field for investment as does the East side.

MCMILLAN & HASTINGS. Real Estate, Loans and Insurance. This firm handle East side property exclusively, and have a large list of choice business and residence property as well as many fine manufacturing sites. They have great faith in the future of the East side, affording as it does the very best of railroad facilities for inside manufacturing plants as well as water power not yet utilized. They also have many cheap and desirable homes within short and easy reach of the business center. This firm also claim that the property centering around the State University is unequalled in any quarter of the city for residences. It has the best transportation facilities, all city improvements and the very best of society. In short they believe that there is no part of the city that offers so safe and profitable a field for investment as does the East side.

Mr. McMillan has been a resident of the city for nearly twenty years and is always found enlisted in every kind of work that has for its object the building up of our busy and beautiful city. He is an active member of the Board of Trade and Business Men's Union; Director in the Stock Yards Company; Vice President of the Title Insurance Co., and also a director in the new Linen Mills. Mr. Hastings has lived here and been associated with Mr. McMillan nearly ten years. He is a director in the Commercial Bank of this city. Any investment entrusted to them will receive their best judgment and careful attention.

EDWARD RUSSELL, successor to Long-fellow & Russell, mortgage broker, investment and real estate agent, Boston block, enjoys special advantages for the investment of money in Minneapolis, successfully and profit-

ably. For several years the firm, of which he was the working member, and of which he just now succeeds to the good will, have been conspicuously successful in placing loans for eastern investors. Among those investors might be named gentlemen of high repute in Boston, New York and elsewhere. These gentlemen were thus the clients of that firm, because of their approval of the manner in which their interests are served, and because of their confidence in the stability of values in Minneapolis. More than forty years have passed since Mr. Russell removed from New York city to the west bank of the Mississippi,

and he has behind him, also, a record beyond reproach. For seventeen and a half years he was postmaster at Davenport, Iowa, where he was, also, the president of a successful loan association for more than ten years and up to the date of establishing his home in Minneapolis. The experience and reputation in western business affairs thus represented afford sufficient assurance of a careful, honest, and in every respect satisfactory discharge of whatever trusts may be reposed in Mr. Russell. To these qualifications have been added the experience gained in placing nearly three hundred loans, up to this date, in sums varying from \$500 to \$35,000 each, on properties in Minneapolis alone, besides negotiations of purchases of real estate. Whoever, therefore, has money to invest, whether in loans and mortgages, or in the purchase of desirable real estate, can be referred to Edward Russell with all confidence.

JOHN F. TRAVIS, whose office is at 200 Temple Court, does a large real estate, mortgage and loan business. He has been established here for about six years and has built up a large business and has secured the confidence and high opinion of a large circle of customers and the business community. His business includes dealing in farm lands in Minnesota, Iowa, the Dakotas and Wisconsin; in Minneapolis city property; and the exchange of city for country and country for city property. Mr. Travis has a wide knowledge of realty values.

The name of GEO. L. HILT, "THE RENTAL AGENT," is a familiar one in Minneapolis, but perhaps is not so well known elsewhere. Mr. Hilt is a specialist in rentals. This business to which he devotes his energies exclusively, consists in taking general care of property, securing tenants, collecting rents placing insurance and paying taxes. He began business here five years ago when every real estate man was handling rents, and has been very successful. He conducted a similar business in Indianapolis for some ten years before coming here, and with equal success. He now enjoys a large clientage, and is permanently located in the new Globe building, of which he has been the manager since its completion. Mr. Hilt is a responsible business man and refers to the leading banks of the city. The properties of non-residents will be in good hands if entrusted to his care,



LORING PARK.

S. C. GALE'S RESIDENCE.

Looking across the beautiful expanse of Loring Park as seen in our illustration is shown one front of the handsome residence of S. C. Gale, president of the Minneapolis Exposition and one of our most honored, influential and public spirited citizens. It is some 60x70 feet on the ground, two and a half stories high, and its walls are of a rich red quartzite, as hard as granite and much more beautiful. The general style of the building is known as the Normandy, being a modified Romanesque. The interior is unique, simple and beautiful. The principal feature is a great central reception hall with a main staircase, all being finished in paneled oak, also the ceiling with its large supporting beams. To the left is the library and living room glorified by the beams of the morning sun shining over the lovely park. To the front is a reception alcove with rugs and encircling divan all in Oriental style; next, a Louis XV receptive finished in ivory white and pale pink even to the walls covered with brocaded silk. Over the generous fireplace are large brass panels in alto relief of Thorwaldsen's "Night" and "Morning," and over the turning of the broad stairway an oriel window with a bold base panel, carved in Florence, of "Singing Boys" in full relief. The chambers above open out conveniently upon a large upper hall from which one glances between carved oak columns back to the grand staircase. The dining room is finished in mahogany, and opening from it is the conservatory with its growing plants and small fountain. The residence is original, convenient and comfortable, having a most homelike and pleasing style throughout. It is preeminently a "House Beautiful."

MESSRS. WOLVERTON & LEWIS, of 251 Nicollet avenue, are both old residents of Minneapolis, and have been for many years identified with its growth and business interests. They are proprietors of Wolverton's addition, Wolverton & Lewis's addition and other tracts of valuable property, farm lands, etc. In addition to handling their own property they sell real estate on commission, negotiate mortgage loans and do a general fire insurance business. Their references are of the highest character. They are also interested in extensive tracts of iron land on the Gogebic Range upon which they give favorable option contracts to parties wishing to prospect for iron ore. Parties holding contracts under them on portions of this land are developing mines on veins of rich high grade ore discovered at a depth of about two hundred feet. The facilities for shipping ore are first-class.

J. A. WOLVERTON is a native of New Jersey. He came here from New York City thirty-one years ago. He was with J. E. & D. C. Bell in the dry goods business for eight years in the Harrison block and then



J. A. WOLVERTON.

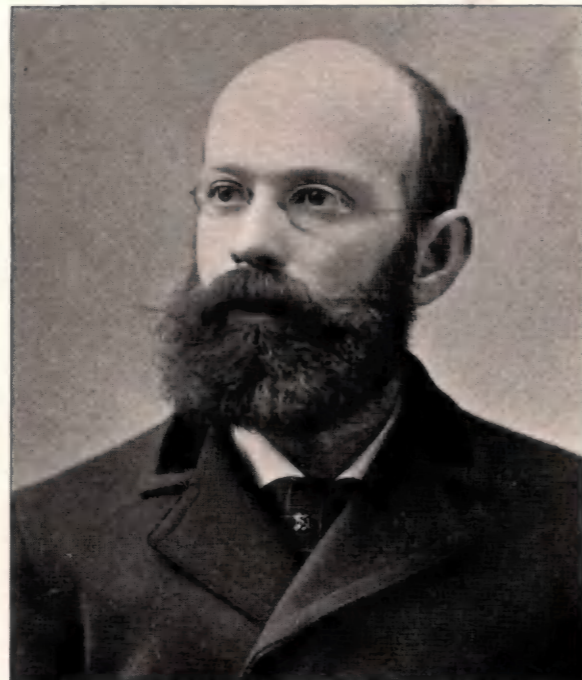
Photograph by BRUSH.

became the senior partner of the firm of Wolverton & Baker retail dry goods and notions. Mr. Wolverton was elected clerk of the district court in 1876, serving until 1880, and has since been engaged in the business of real estate and loans doing a general commission business. He was a member of the Board of Education from 1865 to 1867 and has always been regarded as one of our most public spirited and influential citizens. Mr. Wolverton is a man to be thoroughly trusted in all the relations of social, business and political life. Mr. Wolverton was recently selected as the Republican nominee for senator from the 32d district, which consists of the fifth and sixth wards of Minneapolis—a section comprising the most wealthy and popular part of the city.

Frank B. Lewis was born in New Albany, Ind., in 1858, and came to Minneapolis in 1871. He attended the public schools in New Albany and Minneapolis and completed his education at the University of Minnesota. After leaving the University he was connected for a time with his fathers' mortgage and loan business then conducted under the firm name of Lewis & Kelley and later he was in the employ of C. A. Pillsbury & Co. In 1884 the firm of Wolverton & Lewis was formed with Mr. Lewis as junior partner.

WILLIAM CHENEY, Real Estate and Loan Business. This gentleman has been a resident of Minneapolis upwards of thirty years. Twenty years of this time has been devoted to his present calling thus thoroughly qualifying him to successfully conduct a business, that in the hands of a stranger would be unsafe and risky in the extreme. Mr. Cheney is thoroughly familiar with actual values of Minneapolis realty, and has a large acquaintance in city and county. He has superior facilities for placing first mortgage loans for Eastern parties at current rates of interest, all expenses to be paid by borrowers, while the interest is collected without charge. Correspondence solicited.

WILLIAM E. SMITH. Investment Securities. The solidity of Minneapolis realty as an investment for surplus capital and the confidence of eastern capitalists of investments in Minnesota real estate, has opened up a wide field for capable and above all honest brokers. The services of such men engaged in this business who, from long experience are thoroughly conversant with actual cash values, and who exercise the most



FRANK B. LEWIS.

Photograph by BRUSH.

careful judgment in placing a loan or investment for their clients that is absolutely safe, are indispensable and after having once attained this reputation they are just as sure of a comfortable annual income as they would be if they were a member of some Royal family of the old world. Minneapolis has many such men who possess these qualifications, among whom we mention Mr. Wm. E. Smith, located at No. 420 Guaranty Loan Building. This gentleman does a large business in investment securities at as high a rate of interest as absolute security will permit. He will in the future as in the past always guard the interests of his clients. The references offered by Mr. Smith embrace some of the strongest financial institutions in this country. His high grade mortgages for private investors and corporations in the East bear from 6 to 7 per cent., which are the highest rates consistent with perfect safety, both principal and interest payable by notes, with New York exchange, at the First National Bank of this city. He insures titles in all loans of \$1,000 and upward and gives his personal attention to all details.

Among the most enterprising real estate firms MESSRS. HAYWOOD & BOSHART are entitled to a prominent place. They believe, and have always held the same opinion, that Minneapolis property is one of the best, if not the best, investment in the country. They backed their opinions with money and courage and to-day are reaping the benefits. They have owned and handled successfully many of the popular additions to the city, and, to-day, are able to call their own some of the choicest pieces of property in the city. They expended, last summer, some \$3,000.00 in advertising their well known Minnehaha Falls 3rd addition, selling in one day some \$70,000 worth of it. They have about half the addition left, and are selling the lots on small payments and no interest. The members of the firm are stockholders and directors of the Minneapolis Land and Realty Investment Company—owners of the great manufacturing suburbs of St. Louis Park. They are also members and directors in the Business Men's Union. The gentlemen combine qualities of courage, energy and perseverance which are such necessary factors in the growth and development of a great city.

Rufus C. Haywood was born in East Jaffrey, N. H., in 1847. He prepared for college at Mayville academy, Mayville, New York, and entered Dart-



RUFUS C. HAYWOOD.

Photograph by JACOBY.

mouth College in 1863, graduating in the class of '67. Shortly afterwards he started west and located in the State of Kansas. He was successfully engaged in merchandising, banking and government contracting for the ensuing fourteen years. Early in 1881 he moved to Minneapolis and has been engaged in the real estate business during his residence here. He is at the present time senior member of one of the leading real estate firms of our city, Messrs. Haywood & Boshart. In 1872 he was married to Miss Mary C. Newman, of Weld, Maine. He has one child, a son, Carl B., 14 years of age.

George G. Boshart was born in Lowville, N. Y., November 3, 1847. He was educated at Lowville academy, and after graduating entered the hardware business, which he conducted very successfully for a number of years. About ten years ago he moved west and located in Minneapolis where he has since remained. While residing in Minneapolis, Mr. Boshart has been engaged in the real estate and loan business. In 1877, Mr. Boshart, married Miss Mary E. Merrill, of Batavia, N. Y. For honest, square dealing business principles, no man in Minneapolis has a better record than the subject of this sketch.



GEORGE G. BOSHART.

Photograph by JACOBY.

DANIEL W. LANE, was born Dec. 17, 1852, in Lowville, Lewis County, N. Y., where his father, one of the leading men of the county, held positions of public trust, for upwards of twenty years. The subject of



DANIEL W. LANE

Photograph by BRUSH.

this sketch spent his early days on the farm, near the village, and received his education at Lowville Academy one of the oldest educational institutions in the State. At the age of twenty-one years, Mr. Lane engaged in mercantile pursuits in the town of his birth and for eight years conducted a prosperous and successful business; at the same time taking an active part in politics, though never seeking office. After these eight years, his health failing, he was compelled to give up his business, and after quite an extensive trip through the west, located at Minneapolis in 1883, where he engaged in the real estate and loan business. His career here has been highly successful. He is an earnest believer in Minneapolis. His fortune has grown with the growth of the city, and to-day he can view with pride holdings in many parts of the town, the bulk of his capital being invested here. Besides his real estate business he is one of the stockholders and a director in the Peoples Bank. Mr. Lane is yet a young man, with health improved, and ambitious as to the future. He has great faith in the further growth of the city and is willing to extend his business and operations to further the growth of the city, and thinks he foresees much to encourage as to pleasure and profit in the coming years.

JAMES T. ELWELL, was born in 1855 at Cottage Grove, Washington County, and educated at Carleton College. At the age of eighteen he invented and patented a spring bed and began its manufacture in a central locality. Selling out his lease at an advance, he organized the Minneapolis Furniture Co. and in 1882 received for his controlling interest \$75,000, which he invested in the tract of land which with additions are known as Elwell's, Elwell's First and Second and Elwell & Higgins' additions. In a few years these new additions have been sold off and improved so rapidly that they are now worth over a million of dollars. Mr. Elwell drained these lands, built a number of fine houses and started these improvements and has ever since been a zealous and liberal helper in all good works. In 1885 Mr. Elwell quietly took possession of some 50,000 acres of wood and meadow lands, stretching northwest of the city into Anoka county and there he has put in many miles of roads and hundreds of ditches, draining the entire tract. He has laid out the Golden Lake and Oak Leaf stock farms, erected large and fine buildings and raised fine herds of blooded stock. Mr. Elwell is one of our most enterprising and progressive citizens.

C. W. SMITH & Co., Mining Operators. The great mining excitement through which the country has passed from time to time since the days of "49" in California up to the present time, and which is certain to continue and expand as American ingenuity and inventions, for developing the many mineral producing mines throughout the West and Northwest are reduced to thorough scientific principles, thus lessening the cost of production, bids fair to take a hold of and enter into the business transactions of the "Flour City." We have already a number of brokers and mining operators doing an extensive business in this city, whose operations are awaking the people to the fact that within a short distance of this city there is some of as good paying mining properties as can be found anywhere, only awaiting the required capital to develop the same. There is probably no one firm of operators doing



JAMES T. ELWELL.

more toward bringing these mining interests before the business public in a proper shape than Messrs. Smith & Co., of 939 Guaranty Loan Building in Minneapolis, and also through their branches in Denver, Colo., and Prescott, Arizona.



A. J. BOARDMAN.

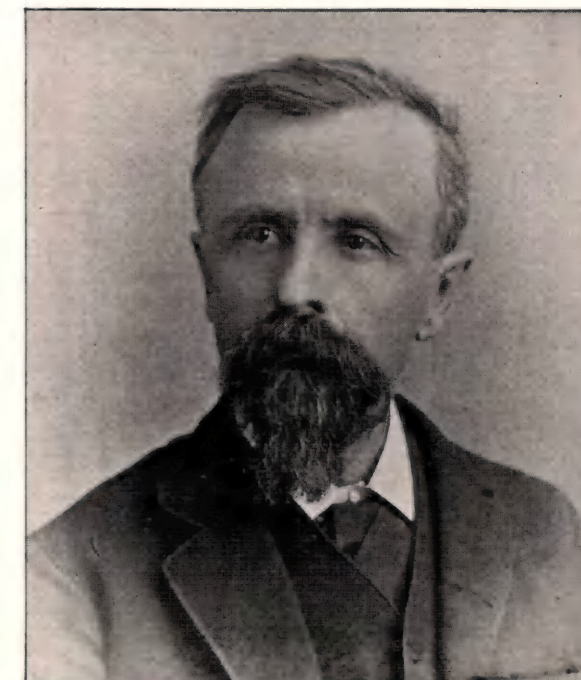
Photograph by RUGG.

The gentlemen composing this firm are old experienced men in the mining business in all its various forms and branches, and they are thoroughly posted on nearly, if not all, the mining properties now on the market. They do a general mining business, buying and selling, and also deal in bonds and options upon mining properties throughout the United States and Mexico. They will also examine and report upon mines "for intending purchasers only" and they solicit correspondence from all wishing information in their line. Messrs. Smith & Co. are courteous and obliging men and take pleasure in entertaining all visitors who are at all interested, that favor them with a call.

A. J. BOARDMAN, was Born in New Brunswick in 1852. Mr. Boardman was graduated at Bowdoin College and came to Minneapolis in 1878. He is an earnest Republican and served as chairman of the county committee in the successful campaign of 1888. He has rendered important service as director of the board of trade and as a member of the park commission, was instrumental in securing a law giving the board the power to assess the cost of parks, etc., against adjoining property, both principal and interest payable in ten annual installments. This gives the board the power to secure all needed lands and save the city in the acquisitions of the past year by close computation \$372,000. Mr. Boardman is thoroughly wide-awake to the needs of our city and has always been regarded as a public spirited progressive and excellent citizen.

HON. Z. DEMEULES was born July 23, 1837, in St. Phillip, Lower Canada, now known as the Province of Quebec. At an early age he was sent to Ste. Theresa college, and, subsequently to Montreal College, where he graduated with distinction. In May 1855, he came to St. Paul and entered the employ of Captain Robert, remaining six years. He moved to Osseo in '57, where he remained two years, and to New Ulm in '59, where he resided until the Sioux Indian outbreak in 1861, when he returned to Osseo. Mr. Demeules now concluded to enter the commercial world as his own employer, accordingly, he opened a hardware store in Osseo in '61, and, subsequently, added lines of general merchandise. He built up a lucrative trade, but desiring a wider field he left Osseo in 1871, came to Minneapolis and opened a grocery. In 1881, he purchased the "L'Echo de l'Ouest," which is—since he assumed control—a Republican and Catholic Weekly of great influence, not only in Minnesota, but throughout Northern Wisconsin and the Dakotas. Mr. Demeules has been honored, at various times by his neighbors and fellow citizens. He served two terms in the House as Representative from the 29th Legislative District. For ten years, he was postmaster at Osseo; and was a member of the Board of Trustees. In 1888 he was chosen Presidential Elector. He is also a member of the present Park Board. During his residence in Minneapolis, he has been quite extensively engaged in real estate, and, in this, is an acknowledged expert as to values.

Mr. Demeules' record as a business man, an official and a citizen is one to which he may look with satisfaction and pleasure.



Z. DEMEULES.

FIRE INSURANCE.

Fire Insurance is so thoroughly practiced and exact that there is little that can be written in a popular way regarding it. The business of Minneapolis is on a stable basis, and the companies represented here (including home companies) are well able to carry all the risks that the business of the city requires. Insurance men all regard Minneapolis as a fair field, and the generally easy condition of the business in the city may be attributed, in part, to the efficiency of the fire department of the city. Losses are amicably adjusted, but one or two law suits, and those involving only small amounts, being within the recollection of the oldest insurance men. The *esprit de corps*, with the fraternity of insurance men, is worthy of remark. They never quarrel, but are a class of grave, courteous gentlemen, who do their work with a measure of mechanical exactness, that pertains exclusively to the profession.

As showing the healthy character of fire insurance in Minnesota, and the small proportion of aggregate loss, compared with the insurance, especially when we have so many interests that a good fire will eat up thousands of dollars, the following table will be of interest. It shows aggregate losses and the total insurance on property damaged by fire each year from 1879 to 1889, inclusive:

	TOTAL LOSS.	TOTAL INSURANCE.		TOTAL LOSS.	TOTAL INSURANCE.
1879	\$ 626,242.21	\$ 80,097,586	1885	\$1,137,721.11	\$203,829,384
1880	1,391,341.74	110,485,526	1886	1,854,490.26	220,277,734
1881	914,950.69	122,070,500	1887	2,295,173.17	230,250,485
1882	1,177,477.21	148,539,523	1888	1,792,782.08	239,329,574
1883	1,920,193.38	188,063,006	1889	1,739,824.97	262,662,607
1884	1,854,680.59	196,895,004			

The report of the Commissioner of Insurance for the year ending December, 1889, shows that during the last year, twelve fire and fire-marine and four mutual fire insurance companies have been added to the list of those doing business in the State, two of which are Minnesota companies. This gives a showing of a net increase of the capital of fire and marine insurance companies doing business in the State of two hundred thousand (\$200,000) dollars. Since the above report one new Minnesota company is to be added to the large list, classified as follows:

Joint Stock Fire Companies of other States	119
“ “ “ “ of this State	5
“ “ “ “ of Foreign Countries	26
Mutual Fire Companies of other States	18
“ “ “ “ of this State	4
Township Mutual Fire Companies	81

The total cash capital of the American companies other than mutual is placed at \$58,197,144.33, while the assets of the same is \$178,343,063.03 — the liabilities, capital included, amount to \$130,758,959.03. Of foreign companies, the American assets read, \$46,821,941.63, with liabilities at \$25,383,757.46, making the aggregate assets of all companies, \$225,165,004.63; aggregate liabilities, \$156,142,716.49.

The income of all companies is placed at \$115,120,722.96, with expenditures at \$111,541,120.72, showing an income in excess of the expenditures of \$3,579,602.24.

The total amount of fire risks written was \$11,458,791,557.59, with premiums amounting in the aggregate to \$118,836,253.04. Added to this should be the marine and inland business which amounts in risks written to \$1,511,127,050.12, the premiums amounting to \$9,509,444.92; making the aggregate of all risks written at \$12,969,918,607.71, and the premiums on the same amounting to \$128,345,697.96. On this amount of insurance something like \$66,025,992.98 was paid out for losses, leaving a balance of \$62,319,704.98, premiums over losses paid. On the thirty-first day of December, 1890, there was outstanding risks amounting to \$14,004,713,088.95.

Of the township mutuals the following figures show for themselves:

Total Risks written	\$20,711,126.00	Total Losses paid	\$ 24,744.23
“ Premiums received	46,269.10	“ Risks in force Dec. 31, '89	21,801,370.00

These figures of the three classes will make the business of the State for 1889, as follows:

Risks written	\$262,662,607.12
Premiums received	3,427,122.98
Losses incurred	1,739,824.97
Ratio of Losses incurred to Premiums received	.51
Average Premium Rate	1.03

THE MILLERS AND MANUFACTURERS MUTUAL INSURANCE COMPANY

was organized in May, 1881, under the “mutual” law which was passed the same year and signed by the governor on the twenty-first day of February, 1881. This law permitted the organization of mutual insurance companies in the state of Minnesota for the purpose of insuring millers, manufactories, elevators, and the contents and products of such buildings. Such companies were to be possessed of a capital of \$50,000, in rates, twenty per cent., or \$10,000, to be paid in cash. Upon the ninth day of May of the same year, the company having complied in every particular with the requirements of the law, the insurance department of the state granted it a license to do business. The last statement (that of Dec. 31, 1889) of this company, shows that in the eight years and seven months from the date of organization, it had received in cash for distribution among its members, \$831,871.49. It had paid in losses, \$406,851.60 and to the insured in dividends, \$74,135.79; and had cash on hand to the amount of \$100,448.57. The reserve fund on hand was \$300,874 making the gross assets \$405,635.04, while the gross liabilities were only \$85,902.53; thus leaving the net assets \$319,732.51. This amount was available to meet any future contingency which might arise. The forthcoming statement for 1890 will make even a better showing. Considering the fact that the company started with only \$10,000 in money this is an excellent showing. The management has been energetic and progressive, but has manifested such tact and discretion in the selection of risks, and its light losses have demonstrated the wisdom of the managers in this particular. As a people's company the Millers and Manufacturers is more popular now than ever. The mutual principle has met with astonishing favor considering the brisk opposition of the old line stock companies. Business men realize that an honorably and wisely conducted mutual insurance company is the ideal of protection against fire losses at low cost to the assured. As a member of the company each policy holder takes an interest in its affairs and endeavors to aid it in every way; this is the true mutual idea. It is quite easy for business men to value at its true worth the talk about notes given to mutual companies being dangerous property. They are no more dangerous than stock taken in any concern; it is merely a question of management. A business man can judge of the strength and management of a mutual insurance company as well as he can of a bank or manufacturing concern. The northwestern business men are indebted to the mutual companies for material reductions in rates; and rates will remain down as long as the “mutuals” are in the field, for through economical methods they can do business for fifty per cent. less than the stock companies. The management of the company from its inception to the present day has been one of perfect harmony and good feeling. There has been but one change in the presidency of the company and but one in the office of treasurer—both these were occasioned by the departure from the city of the former incumbents. No change whatever has occurred in the secretaryship or in the general management of the organization. The following prominent business men form the board of directors:

E. R. BARBER, President	D. R. Barber & Son, Millers.
C. McC. REEVE, Vice-President	Capitalist.
C. B. SHOVE, Secretary	
O. C. MERRIMAN, Treasurer	Merriman & Barrows Bros., Lumbermen.
GEO. B. SHAW	Dan'l Shaw Lumber Co., Eau Claire, Wis.
C. K. SIDLE	Ass't Cashier 1st National Bank.

The Millers & Manufacturers occupies pleasant offices on the third floor of the Oneida block at the corner of Fourth street and First avenue south.

LIVE STOCK INSURANCE.

THE PEOPLES' LIVE STOCK INSURANCE Co., of Minnesota, with an authorized capital stock of \$100,000, is a Minneapolis company composed of well known business men of financial standing. A close corporation, the stock being held and the company controlled by the following named board of directors: Elias Moses, R. J. Mendenhall, Dr. F. A. Dunsmoor, A. C. Paul and F. W. Earle. The executive officers of the company are men of experience in this line of insurance, and after five years practical experience with stock insurance in Minnesota are able to offer insurance at a rate that by actual experience has proved to be satisfactory to the insured. The business is confined almost entirely to the State of Minnesota; the object has been to build up a company that will meet the requirements of Minnesota stock owners, especially breeders and importers. This is the only company in the northwest that has a regularly employed veterinary surgeon, treatment being furnished *free of charge* to policy holders within the city limits of Minneapolis. Owners of blooded stock and driving horses are especially looked after, and the bulk of the business of the company is written on this class of stock. The office of the company is located No. 7 Third Street south, (recently removed from 265 Temple Court.) A thorough inspection is invited in all departments. A call at the office will convince owners of stock that the company is all they claim to be, and able to carry out their contracts. Officers are Elias Moses, president; Dr. F. A. Dunsmoor, vice-president; A. C. Paul, treasurer; F. W. Earle, secretary; H. E. Rowell, recently of Rochester, N. Y., is veterinary surgeon for the company.

THE NATIONAL BENEVOLENT ASSOCIATION was incorporated under the laws of the State of Minnesota on March 31, 1887, for the purpose of furnishing insurance to members of the Independent Order of Odd-fellows only. This plan has a guarantee feature which is a great improvement over ordinary assessment associations. Each member, at the time of joining, is required to give a guarantee of \$12.50 for each certificate issued, and in case of lapsing his membership by non-payment of assessments, this amount is forfeited to the association, to the credit of the guarantee fund. This fund is only used for the payment of death claims. That this feature has been recognized by members of the order as a wise one, is shown by the unprecedented growth that has been made in its membership. The first certificate of membership was issued June 13, 1887, and in the short space of three years and seven months the association has reached a recognition as the largest association in the entire northwest that confines its membership to Oddfellows only. It issues certificates for \$1,250.00, \$2,500.00 and \$5,000.00,—the highest amount on any one life being \$5,000.00. It paid its first certificate of \$2,500.00 in full in February, 1889, and in August, 1889, it paid a \$5,000.00 certificate in full, since which time it has been able to pay all its claims in full. During the year 1890, it has assessed its members for forty claims amounting to \$100,000.00, which has been paid in full, and in addition to this it has paid ten other claims, amounting to \$25,000.00, from the general fund and interest cleared from the guarantee fund. That this large amount should be paid to beneficiaries at a less cost to its members than any other fraternal association doing business within the order, speaks volumes for a young association and its management, and should be sufficient to recommend it to all Oddfellows who need safe and cheap protection. Its risks are carefully selected from members between the age of 21 and 55 who must be in good standing in the order. A strict medical examination is required together with every other wise precaution adopted by successful associations for rejection of undesirable risks. From the past record of this association the future prospects are very propitious for its becoming the leader of assessment insurance in the northwest.

ACCIDENT INSURANCE.—No line of business in this country has grown in popularity and general favor so fast as has accident insurance. The demand in former times was confined to persons who were engaged in hazardous undertakings; the nature of their occupation being such that their income would stop if they were prevented from working. This idea, however, was not slow to give way to the fact that the benefit was equally desirable to the rich as to the poor, and that all alike were liable to accidents.

This latter idea has grown until to-day, very few native workmen and still fewer business and professional men, are without accident insurance. In fact this is generally true with all our population that are insurable. Of the 4,000,000 people injured by accidental means last year in the U. S., it is safe to say that one-third, at least, was in some measure indemnified. The Northwest was, until the establishment of the North Western Mutual Accident Association, of this city, left entirely without representation in this great volume of business, and the tens of thousands of dollars paid in premiums was all sent off to enlarge the business of eastern and foreign companies. Some of our local insurance men noticed this fact and believing

that the capital in this line as well as all others should be kept in the Northwest, conceived the idea which culminated in the organization of the North Western Mutual Accident Association, with J. T. Thurman, Pres., C. W. Brown, Vice-Pres., Ex-Gov. A. R. McGill, Treasurer and S. T. Johnson, Sec'y, whose offices are located in rooms 33-34 and 35, Reeve Block. This corporation has met with the encouragement they so well deserve, since February 1st, 1890, having written over six million dollars of insurance, paid over two thousand dollars to printers, stationers, etc., and over \$9,000 to agents and employees, residing here, every dollar of which would have been sent to, and spent in the east if these gentlemen had not have met the situation by organizing the N. W. Mutual. They have paid all claims (and they have been numerous) in full at sight. Their board of directors are among the best business men of the city and they deserve the support of all whose interests are in the Northwest.

The Journal predicts for this corporation a continuance of their well deserved and unparalleled growth and prosperity and urges upon the people of the N. W. the advisability of patronizing this home company, who were and are the pioneers in the Northwest in accident insurance.

CHILDREN'S ENDOWMENT. The idea of endowing children originated in Europe, and the business has been carried on in England and some other countries for a great many years. It was not, however, until recently that this branch of Insurance obtained any prominence in the United States, owing perhaps to the fact that the American Experience Table of Mortality has but lately been completed, so as to cover the ages from birth to ten years. Sufficient data as to the percentage of lapse and surrender, and statistics regarding the date of mortality among children can now be obtained.

The Children's Endowment Society, of Minneapolis, Minn., was organized in 1887, under the laws of the state of Minnesota, and is now the largest company of the kind in America. The annual report just issued, indicates that the system adopted by this society has met with remarkable success and that the management has been energetic and economical. The number of shareholders has more than doubled during 1890, while the assets have increased three-fold.

The certificates issued by this society are plain and easily understood and are as liberal as is consistent with good business principles and the laws governing such institutions will permit. Endowments are granted to mature when the child reaches the age of twelve, fourteen, sixteen, eighteen or twenty-one years and provide funds for the education of sons and daughters. The entry of sons into business or profession. The dowry of daughters. The funds are held by the Northwestern Guaranty Loan Company, (and are secured by mortgages deposited in trust with the American Loan and Trust Company of

Boston, Mass.) The Farmers and Mechanics Savings Bank and the Security Bank of Minneapolis, also hold deposits of the Endowment Fund, thus insuring to the shareholders the safest of investment of their funds. From the past record of this association the future prospects are very bright for its becoming the leader of endowment societies of the northwest. The company's offices are located in rooms 609-611 Guaranty Loan Building.



NETLEY CORNER.

The Netley Corner, apartment house, was built in 1889 by James C. Plant, a practicing architect of Minneapolis, who has made a specialty of designing buildings of this character. In this building he has profited by his varied experience in connection with such buildings and as a result the Netley Corner is the most complete apartment house in the city and has been occupied by some of our most prominent people. A complete description cannot be given here, but its safety from fire may be known from the fact that the insurance rate is the lowest written on any class of buildings in the city; also particular care has been given to the plumbing so that few private dwellings have as complete a system or as fine fixtures, and the owner seeks to have the service perfectly satisfactory to all the occupants. To these special features is added the fact that the location, at the corner of Second avenue south and Thirteenth street is one of the few which is perfectly suited for such a building in the city.

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C. S. HULBERT, Vice Pres.

N. O. WERNER, Cashier.
E. A. KEMPE, Asst. Cash.

W. A. BARNES, Pres.
A. KELLY, Vice Pres.

A. M. ROBERTSON,
Gen. Mgrt.

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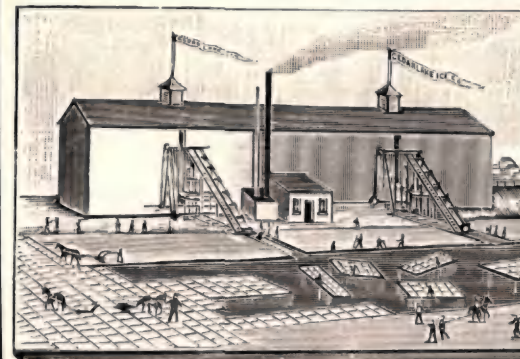
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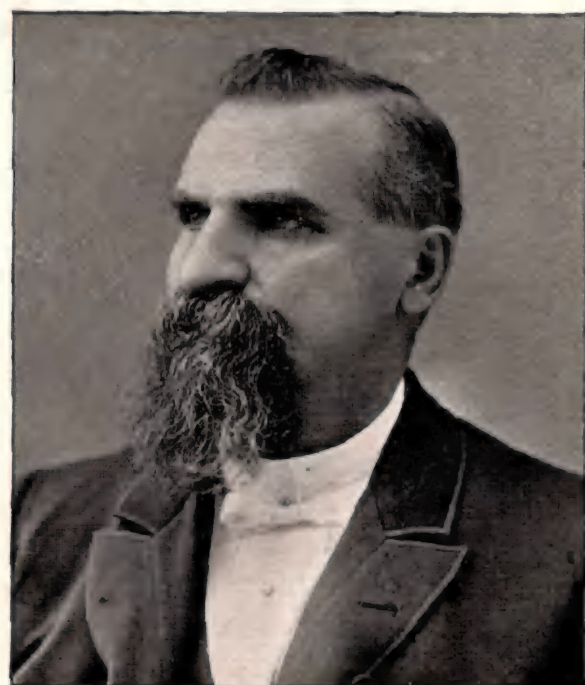
THE N. W. AID ASSOCIATION of Minneapolis is one of the most popular and prosperous institutions of our city, and affords a conspicuous example of what enterprise, good management and strictly honorable methods may accomplish in the insurance business within a comparatively short space of time. The Association was started September 15, 1885, and its object was to do a life insurance business on the mutual plan. We may say, and indeed must say at the start, that it is necessary to discriminate between mutual companies, for some have proved unreliable and unable, perhaps unworthy to survive. Others stand among the very strongest and best of our life insurance companies, giving the people not only the cheapest insurance but the very best. A late article by Geo. D. Eldridge, an insurance expert, in the North American Review, says that over 13,000,000 of our people are interested in Mutual Life Insurance Companies, that the Mutual companies have paid during the past two years, nearly \$100,000,000 in death losses, or a larger amount than have all the premium companies, that the system is what the people need and want. The only question, therefore, is to choose a solid, first-class, trustworthy, Mutual company, and this we shall proceed to show the N. W. Aid Association to be most emphatically and unqualifiedly. Starting in September, 1885, the association now has over 5,200 members in good standing. Its members are principally in Minnesota and the two Dakotas. But there are scattering ones all over the country. There are about 100 regular agents. Every death loss has been promptly paid. The death losses paid this year will



DAVID EDWARDS.

Photograph by JACOBY.

aggregate \$50,000. Starting with some \$600 all told in 1885, the association now has \$93,237 tangible assets. 25 per cent. of each assessment is placed in a reserve fund for the protection of policy holders. This fund being deposited with the St. Paul and Minneapolis Mortgage Loan and Trust Co. of this city, of which ex-Gov. McGill is president, and State Treasurer Charles Kittleson, is secretary and treasurer. When the association was organized, Gov. McGill was Insurance Commissioner of the State, and his present connection with the company means the endorsement of an insurance expert and able financier. Every person who in any way handles any of the funds of the association is required to give bonds. The association is the only life insurance company in the state that belongs to the National Association of Mutual Life and Accident Underwriters of America, and it stands high in that organization, which is composed of only the very best of American companies, and it was through the influence of the N. W. Aid Association that that body decided unanimously to hold its 16th annual convention next June in Minneapolis. The distinctive features of the Northwestern's policies are as follows: They are issued for definite sums, guaranteed to be paid in full, incontestable after three years, are carried at less than one-half the cost of the



HENRY BEEMER.

Photograph by JACOBY.

old line of insurance, non-forfeitable after five years, unrestricted as to travel or residence, guaranteed to never cost over a fixed sum, paid for in only four payments per year, and may be converted into paid up policies or surrendered for cash after a term of years. It will be seen that this is no snap judgment, quick forfeit policy. It is not only just, but generous, and the association's treatment of all its policy holders is equitable and liberal, and therein lies the great secret of its rapidly increasing popularity and success.

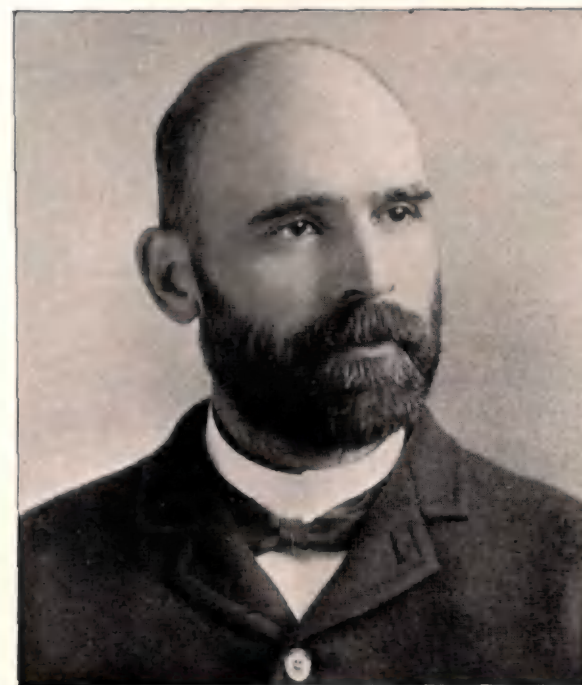
Its officers are not "figure heads," but practical men, actively engaged in pushing the interests of the association. Dr. D. W. Edwards, president, and Dr. J. F. Force, secretary and treasurer, are to be found every day at the company's fine office in the Wright block, busily engaged in the details of management, while Henry Beemer, vice-president, is field manager, and we may say field marshal of the 100 agents who are conducting an aggressive campaign in behalf of the association. Their attorneys, Keith, Evans, Thompson & Fairchild stand very high as to ability and character, while the list of policy holders is unexcelled as to intelligence and high standing. Repeated examinations, official and otherwise, have shown that the N. W. Aid Association is one of the very best mutual insurance companies in existence. Hon. A. L. Cary, Insurance Commissioner of North Dakota, was here recently with his official examiner, C. F. Merry, and after a thorough examination of all the assets and business, offered no criticism, and Mr. Merry says officially, "I have every reason to believe that the management are honorable, conservative business men." We take great pleasure in commending the N. W. Aid Association to the continued favor and increasing confidence and patronage of the public, believing it to be popular, prosperous, and in every way reliable and satisfactory in its dealings with the public.



DR. J. F. FORCE.

Photograph by JACOBY.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, of Milwaukee, is one of the most popular companies doing business here, and is now an old established institution beginning its thirty-third year. Its strong points are claimed to be, first, rapid growth; second, high interest rates; third, the best security;



LINDSAY WEBB.

Photograph by BRUSH.

fourth, the lowest mortality rate; fifth, that it is the cheapest. On the first point it may be said that the amount of insurance in force has doubled in the last five years, thus affording additional security as well as an indication of the high estimation in which the company is held. As to the second point—that of high interest rates—it need only be said that the loans of the Northwestern are made in the west where high interest rates prevail, and accordingly the profits are greater and dividends are larger. The loans in Minnesota exceed \$1,000,000 annually. Eighty per cent. of the assets of the company are mortgage loans—an indisputable argument as to the security offered. Point fourth: owing to its conservatism and care in the selection of risks, and its practice of confining its business to the northern United States, the Northwestern enjoys the lowest rate of mortality of the ten large companies. The fifth point of superiority was that it is the cheapest company, and this point is the natural result of all the others. A company which makes a rapid growth, obtains high rates for the use of its money, keeps its security in the best shape, and by care maintains a low mortality, has great advantages; adding to these a wise economy in the administration of its affairs, the Northwestern is enabled to pay dividends from two to three times as large as its leading competitors, thereby furnishing insurance at much less cost and investments of greater security and larger profits than any other company. Lindsay Webb, the general agent for Minnesota, whose office is at 510 Lumber Exchange, was born in Bellville, N. Y., in 1850, and graduated from the University of Michigan. He served acceptably as superintendent of schools in Grand Haven, Michigan, and Milwaukee, and came here a few years ago to take his present position, in which he has been very successful.

LAND TITLE INSURANCE.

The "Philadelphia idea," of applying the insurance principle to real estate titles has made signal progress since its introduction in the Quaker City in 1879. Most large American cities and many smaller ones now have their title insurance companies. The ultimate basis of the bulk of investments is land securities, whose value is measured by the validity of title. The investor of necessity commits this final question of title wholly to the professional examiner, always with that vexatious sense of uneasiness which attaches to whatever one cannot himself comprehend. He knows that, in spite of the improved methods in title searches, innocent investors often find their interests to be inferior to claims which have eluded the examiner or led his judgment astray in his search of perplexing records; that the public records afford no protection against forgery, misrepresentation and other forms of fraud, but rather contribute to them by giving the appearance of completeness to a faulty or void title; that it is impossible to arrive at certainty of title, and that every investment is attended with more or less risk, notwithstanding the most skillful title searches. It may be said of any one of his investments that it will probably not be attended with loss of title, just as a given house will probably not burn; but it can never be known on which the loss will occur, though certain it will fall on some. He takes this into account, and accordingly fixes the price he will pay if purchasing, and the rate of interest if taking land collateral for money advances. What percentage is scaled off realty values in the markets by reason of this element of risk, as compared with what the values would be without it, and what increase in interest rates arises from this source, it is perhaps impossible to calculate; but it is obvious from the stern laws of business that it cannot be inconsiderable. In the immense aggregate of investments in lands direct and in land collaterals, this "bear" tendency on values and "bull" influence on interest impose an enormous burden on the business world.

To distribute risks so that a loss will be borne by a large number instead of a single individual, precisely as in all other phases of insurance, is the object of title insurance companies. That they exert a wide influence in enhancing real values and equalizing interest by eliminating the sense of insecurity, would be readily inferred and is easily demonstrated. In eastern cities their advantages are very generally appropriated by capitalists who invest in properties which they personally inspect, and who are commonly acquainted with the vendor or borrower. In the West, such companies are of special value, because the various industries of the newer countries are largely maintained by eastern capital, whose possessors generally see neither property, vendor nor borrower, and are proverbially cautious about western titles in general. That their caution is often exaggerated is true, but they are slow to trust to any assurances short of absolute certainty.

The sense of security in land titles which these guaranty companies beget is of the highest economic importance, effecting an increase in the volume of ready money, low rates of interest and ease of land transfers. Such companies elaborately digest public records, preserve all determinations on titles, and indemnify the assured for fixed and moderate charges. They quickly search a title with greater fullness and accuracy than the private examiner, defend an insured title, if assailed, without charge to the assured and with little expense to themselves, and out of their ample funds readily meet losses which would ruin the individual investors.

Minneapolis was the first city west of Philadelphia to put into practice this form of insurance. The Minnesota Title Insurance and Trust Company, organized in 1885, is conducted upon substantially the same plan as the eastern companies, and its policies are accepted by investors as final evidence of title. Among its constant customers are many of the great fire and life insurance companies, savings and other banks, trust companies, colleges and universities, mortgage and debenture corporations and private capitalists. Of the \$2,000,000 authorized capital, \$500,000 is subscribed, \$400,000 paid in, \$200,000 being permanently deposited with the State Auditor as a guaranty fund. Stockholders being liable for twice their subscription, a liability of a round \$1,000,000 is afforded by the present subscribed capital. Among the 125 stockholders are many well known local and eastern capitalists. The company also issues abstracts or briefs of title in the form common in this city. In another department distinct from these, it receives deposits and transacts a mortgage loan business, confined to this city and three other choice sections of Minnesota, a title insurance policy being supplied with each mortgage sold. Stocks and bonds are negotiated through this department. The trust branch, also distinct from the others, does a general trust business, though making a specialty of estates chiefly composed of lands.

ABSTRACTS OF TITLES.

William S. Jenkins, in the Oneida Block, has devoted many years exclusively to abstracts of title and by his natural aptitude steadily advanced from first principles to a large private business. The Minnesota Title Insurance Company selected him as the best qualified abstracter in the County to superintend the issuance for it of the usual form of abstracts, and in its corporate capacity vouches for the correctness of his work.

The MERCANTILE STATEMENT COMPANY was incorporated July 1, 1888, with a capital stock of \$100,000, and is doing a successful business from its offices Nos. 606, 607 and 608 Bank of Commerce building. Its business includes reports of the property and condition of business establishments, and the collection of debts in all parts of the country. For fifty dollars yearly the company will accept during the year, any number of enquiries on the understanding that after having furnished one hundred and fifty signed property statements, with accompanying attorney reports, it shall be entitled to charge thirty-five cents for each additional statement and attorney's report, and twenty-five cents each for special attorney report where it fails to get statements. For twenty-five dollars yearly, any number of enquiries during the year, with charges as in fifty dollar subscription for excess, over fifty signed property statements and accompanying attorney's report will be accepted. Subscribers' enquiries are all recorded and parties watched, and subscribers immediately notified by telegram or letter of any financial trouble regarding them, and information used solely in their interests on claims sent in response. Branches are maintained in Chicago, Boston, New York and Philadelphia. The board of directors is as follows: E. G. Potter, president; Emerson Cole, vice-president; C. D. Geasett, secretary and treasurer; Geo. W. Abbott, Wilbur F. Thayer, superintendents of agencies, and F. B. Wright, counsel.

FINANCIAL.

The banking history of Minneapolis covers a period of thirty-six years. These have been years of splendid growth, ranging from the small, private bank of '56 to the strong financial institutions of '90. The story of this growth is an interesting one. Minneapolis was not much of a town in 1854. There were a few scattering houses, business places, and they were of a very humble order. There was a much larger settlement on the east side of the river, known as St. Anthony. It was at this period, in 1854, that Snyder & McFarlane opened the first banking house in Minneapolis, and they continued in the capacity of bankers for four years, retiring in 1858. C. H. Pettit was the second banker in Minneapolis. He began business in 1855 and continued to 1859. Beede & Mendenhall, bankers and brokers, organized in April, 1856, and they afterwards organized the State Bank of Minnesota, with R. J. Mendenhall president and R. J. Baldwin, cashier. Dorman & Phinney commenced business in the spring of 1857, and continued till 1861. Grow & Phinney began in 1857, continuing to 1862 as bankers and brokers.

The business was not very profitable in those days. No one had much money, and security was as limited as in a country village, which Minneapolis then was. Thousand dollar business was not plenty, loans being mostly of small amounts.

R. J. Baldwin opened a banking office in 1857, and continued the business until 1862, when he organized the State Bank with R. J. Mendenhall, as mentioned above. The State National Bank, the first National bank in Minneapolis, was the outgrowth of this institution, and it remained in existence fourteen years, winding up its business in 1876. The National Exchange Bank started in 1867, with Henry Miller president and W. P. Westfall, cashier, and it closed its business in 1875, one year in advance of the State National. The State Savings Association was organized in 1866 and continued until 1873. The Exchange Savings Bank remained in existence but three years, from 1868 to 1871. The National Exchange was organized in 1869 and soon after was merged into the Merchants' National of Hastings, but was subsequently removed to Minneapolis and changed to the Merchants' National bank. In 1881 it went into liquidation. The Scandinavian population of the city was large enough in 1873 to induce some local financiers to launch the Scandinavian Bank, but it survived only a short time. Sparks & McPherson opened in 1870 and in 1875 wound up. The Lumbermen's bank was opened in 1876, but it closed soon after. This may be termed the experimental banking period of Minneapolis, as the institutions were short-lived and business was not very profitable. Mention has not been made of some of the banks which date from this period, but which weathered the early years and have now become permanent fixtures in the banking field.

There are now twenty-three banks in the city, having an aggregate paid up capital of \$7,755,000, of which eight were in existence ten years ago. The oldest existing bank is the First National, organized in 1864; second, Bank of Minneapolis, 1867; third, City Bank, 1869; fourth, Hennepin County Savings Bank, 1870; fifth, Northwestern National, 1873; sixth, Farmers' and Mechanics' Savings Bank, 1874; seventh, Citizens', 1876; eighth, Security, 1878.

The growth of banking in Minneapolis is most emphasized by the figures. The total deposits in 1880 were \$4,200,000, or less than the deposits now held by each of three banks. The deposits of only one bank, the Security, exceeded a million in 1880, while this year the deposits of six banks exceed a million. The total deposits for 1880 were \$4,264,692, while this year they reach the splendid total of \$27,752,517, based

on a statement made about October first, and which is very little changed at the present time. The following comparative table for 10 years will be of interest in this connection:

BANKS.	1890.				1880.			
	Capital.	Surplus.	Undivided Profits.	Deposits.	Capital.	Surplus.	Undivided Profits.	Deposits.
Bank of Minneapolis.....	\$150,000	\$ 15,000	\$ 18,768	\$ 440,189	\$ 25,000	\$ 2,000	\$ 1,500	\$ 83,589
Citizens'.....	250,000	20,000	5,000	275,000	50,000		2,000	56,000
City.....	300,000		26,940	1,029,052	200,000		10,135	396,080
Commercial.....	200,000		33,890	539,890				
Farmers' and Mechanics' Savings Bank.....		185,000	41,549	4,582,548			10,771	269,902
Farmers' and Merchants'.....	60,000	5,400	1,848	81,898				
First National.....	1,000,000	200,000	253,253	4,562,167	600,000	49,958	58,540	1,239,789
Flour City.....	825,000	80,000	32,619	812,334				
Franklin State.....	50,000		1,905	51,517				
German American.....	60,000	7,500	5,246	295,000				
Hennepin County Savings.....	100,000	30,000	3,750	1,065,564	59,800	14,000		386,246
Irish American.....	100,000		12,000	312,984				
Metropolitan.....	150,000	15,000	10,000	300,000				
National Bank of Commerce.....	1,000,000	60,000	50,000	1,025,000				
Nicollet.....	500,000	20,000	28,441	903,170				
Northwestern.....	1,000,000	200,000	168,264	3,386,570	500,000		44,830	504,893
People's.....	100,000	10,000	12,412	270,707				
Scandia.....	60,000	40,000	4,689	547,188				
Security.....	1,000,000	250,000	178,571	5,551,754	1,000,000		65,568	1,328,192
Standard*.....	25,000		2,500	57,642				
State.....	75,000	5,000	2,000	363,568				
Swedish American.....	250,000	5,000	56,201	598,769				
Union National.....	500,000	42,000	10,000	700,000				
Totals.....	\$7,755,000	\$1,189,900	\$958,850	\$27,752,517	\$2,434,800	\$65,558	\$193,345	\$4,264,692

* Not a commercial bank.

The figures for 1890 are taken from a statement prepared for the manager of the clearing house in October. The gain in deposits of the Farmers' and Mechanics' savings bank alone has been \$4,280,000 in 10 years. The following shows the increase over the preceding years:

1881.....	\$355,000	1886.....	\$ 35,000
1882.....	335,000	1887.....	180,000
1883.....	375,000	1888.....	350,000
1884.....	250,000	1889.....	465,000
1885.....	470,000	1890.....	1,235,000

This large deposit of millions has been made mainly by workingmen, salesmen and saleswomen, on which compound interest is being drawn at 5 per cent. There are a number of private banks, Loan and Trust and Investment companies here, holding several millions of dollars on deposit for investment, which could properly be used to increase the totals. The bank clearings for 1888, 1889 and 1890 are as follows:

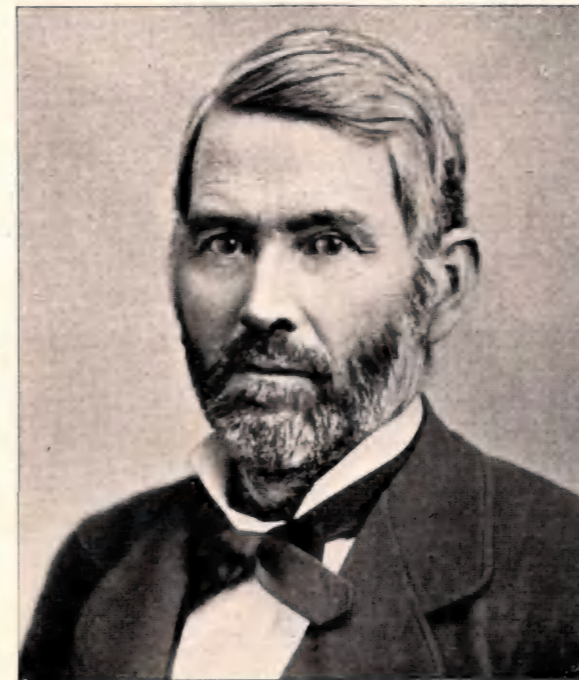
	1888.	1889.	1890.
January.....	\$13,473,177.68	\$16,969,805.37	\$19,048,716.11
February.....	12,622,439.53	12,452,467.64	15,823,781.58
March.....	13,110,035.65	14,964,181.70	18,120,909.90
April.....	13,820,625.26	14,504,085.49	21,044,689.36
May.....	17,126,953.67	19,719,826.56	29,359,900.44
June.....	17,273,271.34	16,409,427.24	19,809,601.46
July.....	16,663,401.99	21,681,445.63	23,636,417.66
August.....	15,134,663.33	16,628,560.98	23,530,248.35
September.....	18,678,283.99	19,590,317.08	28,399,868.02
October.....	27,377,185.17	31,161,968.77	40,100,396.20
November.....	28,615,352.19	30,551,907.00	33,729,860.72
December.....	22,610,690.00	26,043,510.45	31,308,633.01

There has been no bank failure here in many years. The law applicable to savings and trust funds is very strict. Bank officials in Minneapolis are men of strict integrity and generally of large experience and ability. Our banking business is in excellent shape with the best possible prospects for the future.

The Minneapolis clearing house was organized 10 years ago. Its operations has proved valuable and satisfactory to the banks. Perry Harrison is now the manager, having succeeded W. E. Burwell, its organizer, upon his retirement from the banking business. Mr. Harrison keeps the records, every day's transactions being recorded in the most systematic manner, so that any total is available at a moment's call. The clearing house meets every morning at 11:30 in a room on the ground floor of the Guaranty Loan building.

THE SECURITY BANK OF MINNESOTA.

In the autumn of Anno Domini 1877 the writer was invited by one of its officers to go over the foundations and superstructure, including especially the vault and banking room, of the Security Bank building, at the corner of Hennepin Avenue and Third Street which was then being put in readiness for the opening business of the bank. The only shade at that time upon the very bright prospects of the new bank for success seemed to be the almost universal inquiry whether the location of the bank was not "a little too far away from the business center of the city!"



H. G. HARRISON

Photograph by FLOYD

prosecution of its multifarious affairs. Its Board of Directors also holds a session as a discount committee regularly upon every business day of the year.

Its entire volume of transactions being thus held firmly in hand, the bank is able with confidence to offer its services to the public and to accept the accounts of banks, corporations, city and country merchants, and of individuals, while with its cordon of correspondents in all parts of the Northwestern States it is able to handle all collection matters with the least delay and at the lowest possible rates.

In its foreign department are carried on all transactions pertaining to the buying and selling of foreign exchange and coins. The bank issues its own drafts on all the principal cities of Europe. It has also the special agency of Brown Bros. & Co., and issues direct to travelers and tourists, without the otherwise necessary delay in New York, that eminent and well known firm's Signed Letters of Credit—good all over the habitable globe.

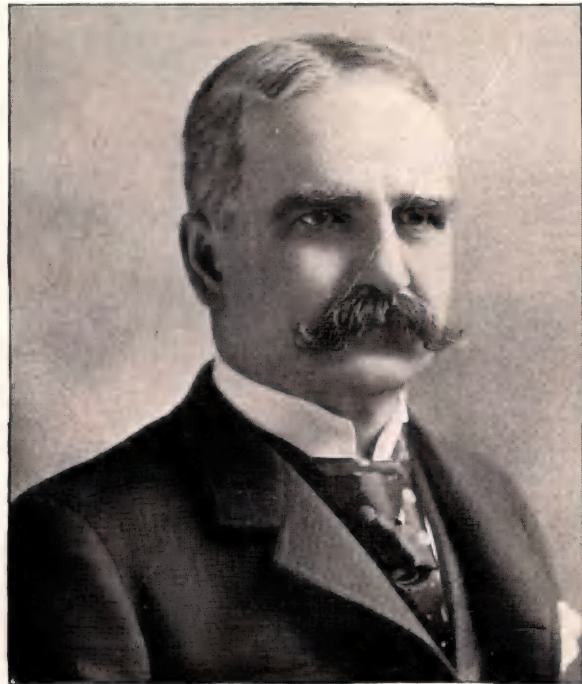
The very large and growing clientage of the bank among the women has been provided for by the opening of a Ladies' Department in immediate connection with, but entirely separate from, the general business of the bank. Here in addition to desk room a parlor and toilet room have been comfortably and tastily fitted up and a special teller is placed in charge of the department.

Perfect security for the funds and documents accumulating in an institution of this magnitude has been attained both as against fire and burglars by means of a splendid series of vaults thoroughly protected by the latest devices of scientific ingenuity.

When the measure of the bank's success is brought down to the absolute test of figures its growth appears to be even more striking than it could be made by pages of descriptive writing. Taken from the books of the bank as they appeared on the last days of October, 1878, and of October, 1890, the principal items which make up the business furnish the following comparative statement.

STATEMENT.	Oct. 31, 1878.	Oct. 31, 1890.
Capital paid in,	\$300,000.00	\$1,000,000.00
Surplus fund,		250,000.00
Undivided profits,	16,778.07	194,915.62
Loans and discounts,	707,803.25	5,091,679.15
Deposits,	427,561.05	5,417,124.38
Cash on hand and in banks	105,172.51	1,926,557.16
Total resources,	859,339.12	7,087,253.76

THE NATIONAL BANK OF COMMERCE is one of the many strong financial institutions of Minneapolis, and none have made more rapid and substantial progress. This institution was organized in July, 1884, with a capital of \$400,000. It first occupied quarters in the Chamber of Commerce building, and at once



J. W. RAYMOND, PRESIDENT.

Photograph by BRUSH.

H. Clark, W. S. Culbertson, A. W. Wright, J. F. Bassett, G. S. Barnes, O. M. Laraway, Wm. H. Eustis, Wm. L. Bassett, J. S. Bell, F. B. Semple and H. H. Thayer.

J. W. Raymond was born in Chicago, Illinois, in 1841; was educated at the Oberlin College and at the breaking out of the war he left college to enter the army, joining the Seventh Ohio Regiment, serving four years. At the close of the war he went to New York City and for a number of years was the Southern Credit Clerk for a wholesale house of that city, later, moving to New Castle, Pennsylvania. In 1869 he came to the Northwest and witnessed the laying of the first rail and the driving of the first spike of the Northern Pacific Railroad. He then established a number of railway supply houses along the line of the Northern Pacific. In 1873 he located at Bismarck, concentrating his business at that point, and was one of the principals in organizing the Bank of Bismarck, the First Bank of North Dakota. In 1884 he established a wholesale grocery house at Jamestown, North Dakota and became President of the Bank of that city. The same year he was appointed Territory Treasurer, serving under Governor Pierce and part of Governor Church's administration, having charge of the negotiation of the bonds of that Territory. Recognizing the advantages and location of Minneapolis, in March, 1887, he located in this city, and on July 2nd was elected vice-President, and in October of the same year, President of Bank of Commerce, the position of which he has filled to the fullest satisfaction of its stockholders. He was President of the clearing house for the year of 1890.

H. H. Thayer, Cashier, was born in Westfield, Massachusetts, in 1861, and received his first banking

experience by three years service in the First National Bank of his native city. In 1881 he removed to this city and for three years was with the Northwestern National, when he was proffered the position of Assistant Cashier of the Bank of Commerce, and in a short time was promoted to his present position. While not active on the floor of the Chamber of Commerce, his ability as a financier was fully recognized by electing him Treasurer of that board. Mr. Thayer is considered to be one of the brightest and most promising young financiers of our city.



H. H. THAYER, CASHIER.

Photograph by JACOBY.

THE FIRST NATIONAL BANK is the oldest of the present banks, as it can trace its origin back to 1857, when in October of that year Sidle, Walford & Company opened a bank and for three years did a prosperous business. In 1860 they organized a bank of issue under the state law as the Bank of Minneapolis. They



H. G. SIDLE, PRESIDENT.

Photograph by BRUSH.

subject of this sketch followed his brother to Minneapolis and his brother, then president of the bank, offered him the cashiership, in which position he served until the death of his brother, in 1888, when he was elected to the then vacant presidency. Mr. Sidle's two sons, H. K. and C. K., are respectively Cashier and Assistant Cashier and have been associated in the banking business with their father since entering upon a business career. Few men enjoy the popularity of this trio. In both social and business circles they are genial, courteous gentlemen, as all who have had dealings with them can testify.

enjoyed a prosperous business until 1864, when the system of national banks was instituted, and the name was changed to the First National Bank, and since then the history of the institution has been one of solid growth. It began with a cash capital of \$50,000, which in a few years was increased to \$200,000 through the accumulation of undivided profits, the stock-holders at the same time having received regular dividends of twenty-four per cent. per annum. On January 1st, 1879, \$400,000 was subscribed to the capital stock, making it \$600,000, and in July, 1885, it was still further increased to \$1,000,000. They have now a surplus of \$200,000; undivided profits, \$181,010 and the deposits amount to \$4,000,000. The bank is officered as follows: H. G. Sidle, President; E. B. Ames, Vice-President; H. K. Sidle, Cashier; C. K. Sidle, Assistant Cashier. The directorate is as follows: H. G. Sidle, J. S. Pillsbury, J. C. Oswald, H. K. Sidle, O. T. Sweet, John Martin, E. B. Ames, C. H. Pettit, E. C. Whitney, E. R. Barber, John Dudley, J. W. Johnson, F. C. Pillsbury and Judge Wm. Lochren. The present President of the bank, H. G. Sidle, was born in York, Pennsylvania, in 1822. He was actively engaged in the mercantile business with his father and brother. In 1857 his brother moved to Minneapolis and opened what to-day is the First National Bank. In 1863 the sub-

THE BANK OF MINNEAPOLIS, one of the oldest and most reliable banks in the city, was established as a private bank in 1857 by Erastus Byers and T. W. Wilson. After the death of Mr. Byers, Mr. Wilson succeeded to the sole proprietorship. In 1882, owing to its growing business, it was incorporated as a State bank with a capital of \$50,000. This has been increased from time to time, until now it has a capital stock of \$150,000 and a surplus of \$15,000. It now owns one of the best appointed and most conveniently located buildings in the city, at the corner of Third street and Nicollet avenue. Its management is liberal, but conservative to such a degree as to insure safety to both stockholders and depositors. T. W. Wilson, the president, as above noted, has been connected with the bank since its organization, and to his efforts, ably assisted by the cashier, Mr. M. J. Bofferding, is due a great part of the success of its business. Mr. Bofferding, entering the bank as messenger boy in 1872, has been promoted step by step until the reorganization of the bank in 1882, when he was made its cashier, which position he has since filled with marked ability and fidelity. William M. Wright, assistant cashier, entered the bank as bookkeeper in 1880, has gained his promotion by close and intelligent attention to his duties. Mr. D. M. Clough, vice-president, has made himself too well known to need mention in Minneapolis. His large business interests and his career as State Senator and a member of the city council have given him an extensive circle of acquaintances, and make him a valuable member of the bank's directory. The other directors of the bank are Samuel P. Snider, N. P. Peterson, George E. Hayes, Wayland B. Augir, E. B. Galusha and John F. Byers, all active business men who are well known and esteemed in the city of their adoption.

THE NORTHWESTERN GUARANTY LOAN COMPANY is the outgrowth of the most successful business enterprise of its president, Mr. L. F. Menage. Foreseeing the great future in store for Minneapolis, Mr. Menage made his home here in 1872, and laid the foundation for a most successful business career.



L. F. MENAGE.

Photograph by BRUSH.

The bank commissioners of Connecticut, New York and Massachusetts and the inspector of Finance of Vermont have made examinations and most flattering reports during 1890. Every known safeguard is thrown around the business for the protection of stockholders and investors. Conservatism is the watchword of its officers. With its proverbial farsightedness this company has taken a step in advance of all others, in placing with the American Loan & Trust Company, of Boston, \$100,000, and with the Industrial Trust Company, of Providence, \$50,000, making a special guaranty fund of \$150,000, for the further assurance and protection of the holders of any and all guaranties now and hereafter made by it. Since its organization this company has paid regularly to its stockholders a dividend of eight per cent. per annum, and built up a surplus and undivided profits of \$75,811.90. The value of its guaranty can be appreciated when it is considered that it has a paid-up capital, surplus and undivided profits \$1,128,150 and the additional liability of its stockholders (to the amount of \$100 per share) of \$1,052,338.10, making a grand total liability to the holder of its guaranties of \$2,180,488.10. The stockholders probably represent a wealth aggregating \$75,000,000. The best and most responsible citizens of Minneapolis and eastern states are heavily interested, and active in the management of the company. As an evidence of this the following list of its directors and officers is conclusive:

President, L. F. Menage; vice-presidents, Thomas Lowry, A. J. Dean, W. S. Streeter; secretary, F. J. Percival; assistant secretary and superintendent of loans, Chas. Robinson; assistant secretary, H. K. Cole; assistant treasurer, S. M. Houghton; cashier, F. R. Chase; directors, Thomas Lowry, president of the Minneapolis Street Railway Company; W. D. Washburn, United States Senator; Geo. A. Pillsbury, of Chas. A. Pillsbury & Co.; C. H. Pettit, of Pettit, Christian & Co.; Loren Fletcher, of L. Fletcher & Company; L. F. Menage, president of company; H. E. Fletcher, capitalist; Wm. H. Eustis, treasurer North American Telegraph company; A. J. Dean, former cashier Security Bank; Philip H. Neher, of Neher & Carpenter, bankers, Troy, N. Y.; W. S. Streeter, former cashier Merchants National bank, St. Johnsbury, Vt.; Charles Robinson, superintendent of loans; J. M. Addeman, treasurer Industrial Trust company Providence, R. I.

The president of the company has had a long experience in the real estate line, and his judgment is conceded to be excellent on real estate matters. The active vice-president, Mr. William S. Streeter, has a high reputation as a banker, having built up the Merchants National Bank, of St. Johnsbury, to one of the most successful banks in Vermont.

The field for the business of this company is unexcelled, being the northern states, west of and including Minnesota. This country has an immense growth before it, and, consequently, a large increase in values. The State of Minnesota contains 83,365 square miles as against 12,658 square miles in Holland

In 1884, the loaning branch of his business having reached very large proportions, he, appreciating the many advantages of incorporation, organized the present company with an authorized capital of \$2,000,000, and a paid up capital of \$200,000. The success that attended the business while in the name of Mr. Menage was transferred to this company to an extent necessitating an increase of its paid up capital to \$1,000,000. The company deals in real estate mortgages, short time paper, and issues six per cent. five and ten year debenture bonds, gold instalment debentures, and five percent. certificates of deposit. In the making of its loans the greatest care is used, and during their life a constant watch over the security and borrower is kept. The short time commercial paper branch of the business is, and has been, one of its principal and most successful features for the past six years. Each note taken is secured by ample collateral taken at the time of discount. There are no exceptions to this rule. Some of the best banks in the United States after a very full investigation of the company and of the securities and paper it offers, have become heavy investors.

This corporation has placed itself under the jurisdiction of the bank commissioners of the New England and Middle States, and invited examination.

Its population is about 1,300,000 against 4,172,971 of Holland. The area of the Red River Valley alone is about twice that of Holland, and cultivated as in Holland, would support even a larger population. The development of the northwest has but begun and is constantly going on, and the consequent increase in values lends a safety to the loaning business not known in places where values have reached their utmost limit. The company divides its business between farm and city loans. Its farm loans are as follows: Minnesota, \$346,330; Dakota, \$156,900; Montana, \$116,600. Its city loans are mostly in Minneapolis. It has no property acquired under foreclosure and its securities and conditions are very satisfactory to those who have had occasion to examine the company.

The latest statement was made January 1st, 1891, and showed the following satisfactory condition:

GENERAL STATEMENT OF THE NORTHWESTERN GUARANTY LOAN COMPANY, SHOWING CONDITION AT
CLOSE OF BUSINESS, DECEMBER, 31, A. D. 1890.

RESOURCES.

Mortgages (First Liens).....	\$2,257,559.75	
Commercial Paper (collateraled).....	245,801.33	
Stocks and Bonds.....	198,750.00	
Office Building including site.....	893,722.82	
Furniture and Fixtures.....	5,127.08	
Due from Banks and Bankers.....	\$122,484.34	
Due from Branch Offices.....	921.39	
Cash on Hand.....	1,307.75	124,713.48
		\$3,725,674.46

LIABILITIES.

Capital Full Paid.....	\$1,052,338.10	
Surplus and Profits.....	52,616.90	
Undivided Profits.....	23,195.00	
Unearned Discounts.....	3,640.53	
Semi-Annual Dividend, No. 14, (4 per cent. payable January 1st, 1891).....	40,329.17	
Debentures.....	2,055,549.60	
Bills Payable.....	120,000.00	
Interest paid by Borrowers on Coupons not due.....	2,376.83	
Principal paid by Borrowers on Loans not due.....	3,250.10	
Deposits.....	304,373.72	
Certificates of Indebtedness.....	\$ 68,004.61	
		\$3,725,674.46

The board of inspection consisted of J. H. Addeman, treasurer of the Industrial Trust Company, Providence, R. I.; James H. Carpenter, of the firm of Neher & Carpenter, bankers, Troy, N. Y.; W. C. Rodman, attorney-at-law and dealer in investment securities, Philadelphia, Pa. In addition to these, J. M. Kimball, president of the Second National Bank, Providence, R. I., and J. F. Pond, a capitalist, of Auburn, N. Y., together with the president of the company, accompanied the board of inspection on a ten days investigating tour of the loaning fields of the company, and personally examined a large number of the loans on the ground. These were found perfectly satisfactory. In addition to this the president of the company, with Mr. Hardon, a large stockholder and investor, spent two weeks in the loaning fields, personally examining hundreds of loans, which were found so satisfactory that Mr. Hardon largely increased his holdings with the company. Hon. Luther O. Greene, inspector of finance of the State of Vermont; Hon. J. H. McPherson, commissioner of foreign corporations, Massachusetts; Hon. Charles Griswold, bank commissioner, State of Connecticut; Hon. Charles Roswell Hall, bank commissioner, State of New York, have personally audited the accounts of the company during the past year, at different dates, the laws of these states requiring such an examination before companies are allowed to engage in business in their States. Besides this, in connection with negotiations for business in England, the Mortgage Insurance Corporation, of London, appointed Messrs. Barrow, Wade, Guthrie & Company to examine the company in their behalf, which examination was satisfactory in every respect, and was so reported to the company. The corporation has since expressed its willingness to insure the Northwestern Guaranty Loan debentures if desired.

Among the best known private banking firms of the Northwest is that of W. E. Steele & Company, North Third street, Minneapolis. This firm was established seven years ago by W. E. Steele, of our city, who entered into a co-partnership with an eastern capitalist. The firm is individually responsible for \$750,000. They issue certificates of deposit, and deal in all kinds of commercial paper, bonds, stocks and mortgages. Their present banking room was the first office building with fire proof vaults erected in the city and was built by Franklin Steele and H. T. Welles.

The senior member of the firm, W. E. Steele, was born at Fort Snelling, Minnesota, in 1860. At the age of twelve he attended St. Clements Hall, Endicott Mills, Maryland. Four years later we find him at Hellmouth College, London, Ontario. In 1880, while getting ready to graduate, he was suddenly called home on account of his father's death. His mother died three months later. Mr. Steele, having large interests in this section, decided to locate here permanently and in 1882 founded the wholesale glass house of Steele, Birdwell & Ford, which firm was succeeded by that of Steele, Forman & Ford. In 1885 Mr. Steele withdrew from the firm in order to give more attention to his own enormous private interests. Although a young man Mr. Steele has already shown himself an able financier, an upright, honorable business man, and among the most able men of our city; no man has her interest more at heart than the subject of this sketch. In all enterprises which tend toward the public welfare you will find Mr. Steele in the foremost ranks, not only with good sound business advice, but where it is necessary, such advice will be accompanied with a liberal donation. Such men make great men and great men make great cities.



W. E. STEELE.

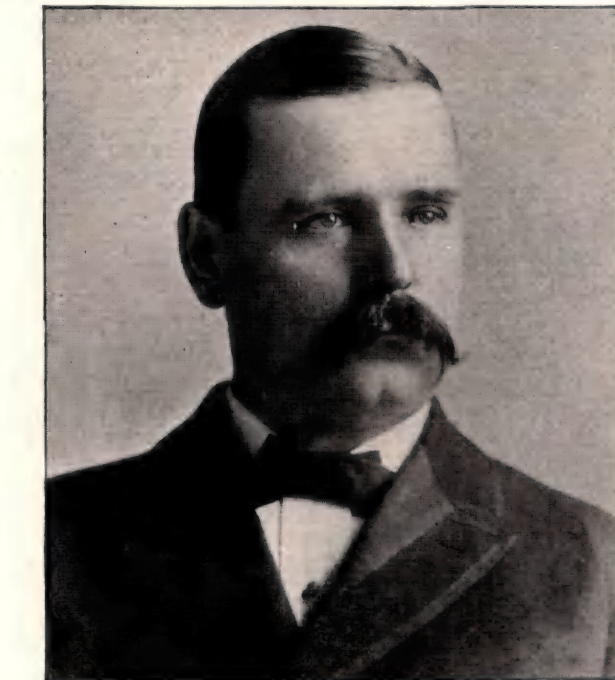
Photograph by BRUSH.

THE SWEDISH AMERICAN BANK was opened the 16th day of June, 1888, in response to the demand of prominent Swedish business firms, both city and state, and is the first of the kind which conforms in the

personal of its staff and in its constituency to the aim implied in its title. It is conducted under the state law upon an authorized capital of \$500,000, and a paid up capital of \$250,000, and with a surplus of \$70,000.

The President is O. N. Ostrom; Vice-President, C. S. Hulbert; Cashier, N. O. Werner; Assistant Cashier, E. A. Kempe. The Directors are W. S. Benton, O. N. Ostrom, C. M. Amsden, T. B. Janney, H. Enstrom, C. S. Hulbert, J. W. Anderson, Chas. Larson, H. Mattson, C. A. Smith, Ernest Dean, H. K. Halvorson, John Dalquist, Chas. J. Swanson and N. O. Werner. All of these gentlemen are well known in this city and have long been identified with the commercial industries of the State. The business of the Swedish-American is that of a legitimate commercial bank, and business accounts are especially solicited. Particular attention is paid to the accounts of country banks, and merchants, foreign exchange and drafts.

The President, O. N. Ostrom, is a native of Sweden and was born in 1850. In 1867 he came to Minnesota, locating at St. Peter and was engaged as general contractor and builder; in 1879 he removed to Evansville, conducting a general merchandise, grain and banking business. In 1888, recognizing the commercial facilities of Minneapolis, he removed to this city and emerged his already extensive grain business



O. N. OSTROM, PRESIDENT.

Photograph by BRUSH.

into a corporation under the name of The Inter State Grain Company, of which corporation he is the

president. The same year Mr. Ostrom was instrumental in organizing the Swedish American Bank and was elected President, the position which he still retains.

Chas. S. Hulbert, vice-President, is a native of New York state and first located in this state at Northfield in 1866, where he was engaged in the railroad and elevator business until he removed to this city in 1877, when he became a partner in the firm of Pillsbury & Hulbert, which was later incorporated as the Pillsbury & Hulbert Elevator Company, and in 1885 was emerged in the Minneapolis and Northern Elevator, of which he is Manager. Mr. Hulbert is also President of the First National Bank of Devil's Lake, North Dakota, and the Dakota Mortgage and Loan Company, of the same place and vice-president of the Inter State Grain Co.

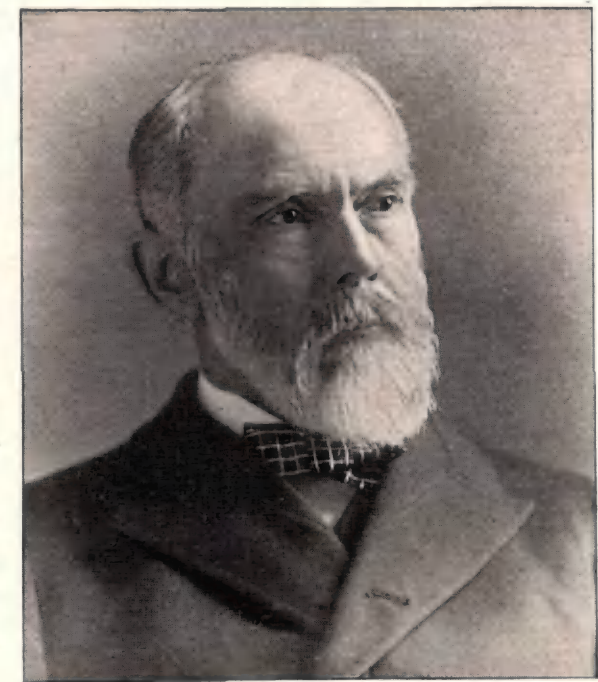
N. O. Werner, the Cashier, is a native of Sweden and was born in 1848. He first came to this country, in 1868, locating in Illinois, where he studied law for two years. He was admitted to practice at Red Wing, this state, in 1871, and for twelve years was judge of the probate of that district. In 1888 he removed to Minneapolis and through the earnest solicitation of the board of directors, became Cashier of the Swedish American Bank. Mr. E. A. Kempe, Assistant Cashier, has been with the Bank since its organization.

The UNION NATIONAL BANK is an interesting example of the development which has been possible for well managed financial institutions during the past decade of remarkable business progress in Minneapolis. The bank was organized in 1883 by Mr. S. E. Neiler, who was made its president and has remained

in charge of the bank ever since. Mr. Neiler brought with him to the management of the Union National the ripe experience of a life time spent in the business. He entered banking in his native State of Pennsylvania in 1852, and after a few years spent in Skuylkill county removed to Erie, Pa., where he established himself in private banking and remained for about seventeen years. From Erie he went to Philadelphia and organized the West Philadelphia bank, which remains one of the sound financial institutions of that city. In 1872 Mr. Neiler concluded to come west, and found in Minneapolis a city of abundant promise. He at once engaged in banking, and in 1883 founded the Union National, associating with himself a number of the solid business men of the city, most of whom are still in the directorate. The bank had at first \$250,000 capital. With the rapid commercial progress of the city, and the even more rapid increase of the bank's business, it was found advisable to increase the capital to \$500,000, and the concern now has a clear surplus of \$50,000. It owns its own banking house at the corner of First Avenue south and Third Street, a very fine location, directly opposite the post office, and in the heart of the business center. The policy of the bank has always been conservative but fully up to the requirements of the times. The following list of its officers shows the strength of its organization, most of the gentlemen named being very prominent in commercial and financial affairs: President, S. E. Neiler; 1st vice-president, H. F. Brown; 2d vice-president, A. F. Kelley; cashier, H. J. Neiler; directors, Hon. John S. Pillsbury, H. F. Brown, Hon. Sam'l P. Snider, A. F. Kelley, Capt. J. N. Cross, A. H. Linton, Henry Doerr, A. C. Austin, H. J. Neiler, H. W. Phelps, J. W. Griffin, S. E. Neiler.

THE BANK OF NOVA SCOTIA is represented in Minneapolis by H. C. McLeod and Dan'l. Waters as agents and is the only foreign Banking house having a branch in Minneapolis. This institution has a very large capital and surplus, and recognizing the many advantages for making safe loans and investments throughout the Northwest, fitted up commodious offices in the Guaranty Loan and Trust Building.

WM. H. DONALDSON, the expert accountant, is a native of New York. He came to Minnesota when quite young and for six years was cashier and ticket agent for the Milwaukee railroad at Owatonna. Later he entered the bank business and was cashier of a bank at Winnebago City and for six years was register of deeds of Branch county Michigan. Eight years of banking, and his official experience gave him ample practical foundation for the pursuit to which his tastes finally lead him. In 1883 he came to Minneapolis and established himself as an expert accountant, and has been remarkably successful. He announces the following specialties: Joint stock and mercantile books opened, balanced and closed, complicated accounts examined and restated for legal and other purposes, partnership accounts examined for arbitration, single entry books proved by double entry. Mr. Donaldson's office is at 618 Boston block.



S. E. NEILER.

Built and owned by a corporation known as
The New York Hotel Company,
 Composed of Minneapolis, St. Louis and New York capitalists.

HOTEL EASTMAN.

HOT SPRINGS, ARK.

This hotel is one of the largest in the United States, and unequalled at any other health resort. It is in the shape of an L, and its entire length is 675 feet, with a width of 70 feet, containing 506 rooms for guests alone exclusive of public rooms.



As a resort for invalids the Hot Springs of Arkansas stand without a rival. At no place in the known world can so many diseases be effectually cured or greatly benefited. The following diseases are successfully treated, the failure to cure being the exception. Where a perfect cure is not effected, a benefit is experienced by all where the waters are properly used: Rheumatism, Gout, Scrofula, Paralysis, Neuralgia, Ozena, Catarrh, Sore Throat, Syphilis—acquired or hereditary, in all its different forms—Asthma, Gravel, Diseases of the Kidneys and Bladder, Eczema, Psoriasis, Urticaria, Impetigo, Prurigo, Rupia, Chronic Ulcers, Glandular Enlargements, Ring Worm, Migraine or Sick Headache, Enlarged Tonsils, Menstruation Troubles and Sterility. This is a long list, yet the truth is not half told.

The bath house connected with Hotel Eastman is the finest in America. It is two stories high, and contains forty bath rooms, with Roman porcelain lined tubs, and connected with each bath-room is a vapor bath of the latest and most approved pattern. These bath-rooms are miniature "marble halls," being built entirely of marble and brass, the sides, top and floors being of the finest marble obtainable. The bath house has eight parlors, as well as two offices for superintendent and attendants. It is connected with the hotel by a covered passage-way.

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MERCHANT TAILORS,

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First-Class Workmanship Guaranteed. Dress Suits a Specialty.

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TELEPHONE 143-3.

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OF MINNEAPOLIS, MINNESOTA.

Paid up Capital, - - - - - \$300,000.
 Guaranty Deposit with State Auditor of Minnesota, - - - - - \$200,000.
 With Treasurer of Massachusetts, - - - - - \$ 30,000.

Loans Money only in Minnesota and Iowa.

Is examined and supervised by Public Bank Examiner of Minnesota. Has been examined by and authorized to do business in Massachusetts by the Board of Savings Banks Commissioners. Has been examined by and authorized to do business in Vermont by the State Inspector of Finance. Is also officially authorized to do business in Connecticut and Pennsylvania.

Money Solicited for Investment.

Representative Men Wanted as Financial Agents.

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 JOHN L. SMITH, Secretary and Treasurer.
 SAMUEL E. NEILER, Pres't of Union National Bank.
 FRED G. JAMES, President Stock Yards Land Syndicate.
 CHARLES B. ELLIOTT, Judge of Municipal Court, Lecturer on Law University of Minnesota.
 HOWARD S. ABBOTT, A., T. and Santa Fe R. R. Chicago, Ill.
 CHARLES H. CHURCHILL, Cashier Second National Bank, Springfield, Mass.

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FINEST CLOTHING
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The Popular

RESORT

Where Lovers of

FINE CLOTHING

TRADE.

EACH DEPARTMENT STANDS ABOVE ALL COMPETITION.

TO THAT CLASS OF MEN who have been in the habit of patronizing the finest made-to-order Tailors, TO THAT CLASS OF MOTHERS who never could find "just the thing" in ready made clothing for boys, PERMIT us to say that we challenge any one to produce from any tailor in the country, clothing made of finer material, better manufactured or more stylish, the beauty of it all is you save 50 per cent.

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 Largest Manufacturers and Retailers of Fine
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Vice President.GEO. E. MAXWELL,
Cashier.

Flour City National Bank,

MINNEAPOLIS, MINN.

Authorized Capital, - - - - - \$2,000,000.00
 Capital paid up, - - - - - 1,000,000.00
 Surplus and Profits, - - - - - 127,233.08

A GENERAL BANKING BUSINESS TRANSACTED.

PROMPT ATTENTION GIVEN TO COLLECTIONS THROUGHOUT THE NORTHWEST ON
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MINNEAPOLIS.

All Stores open day and night.

THE FLOUR CITY NATIONAL BANK though one of the youngest banks in Minneapolis, has demonstrated by its phenomenal growth and conservative management that there was a field for it in the great metropolis of the Northwest, and its facilities for doing business are unsurpassed by any bank in the city. This city, being the great flour center of the world, suggested the very appropriate name of "Flour City National," when the bank was organized. Its only prototype is the old "Flour City National," of Rochester, New York, an institution organized years ago, when that city claimed the honor of being the milling center but being outstripped by Minneapolis, she has been obliged to take a back seat. This young financial giant was organized and began business September 1, 1887, with an authorized capital of \$2,000,000, and a paid up capital of \$400,000. On January 1, following, its capital was increased to \$500,000, which, with its surplus and undivided profits, amounted to \$550,000, with deposits of upwards of \$500,000. The paid up capital has now been increased to \$825,000 and on October 1, 1890 the surplus was \$80,000, the undivided profits \$32,619 and the deposits \$812,334.

THOMAS B. WALKER, is a man who stands at the head of the public spirited citizens of Minneapolis. Mr. Walker was born in Xenia, O., Feb. 1, 1840. He was a quiet, industrious lad, fond of reading and of study, inclining to mathematics and other branches which lie at the basis of a solid education. The family moved to Berea, Ohio, when he was sixteen in order that he might study at Baldwin University. He was not able to reside at the institution, but in order to make a living he sold goods on the road carrying with him his books and thus keeping up with the college classes. At the age of nineteen, Mr. Walker made his first lumber venture, in buying some timber and cutting cross ties at Paris, Ill., for the T. H. & St. L. railroad. The next winter he taught school. Making application for the assistant professorship of mathematics at Wisconsin State University, he was elected but action being delayed, Mr. Walker while at McGregor, Iowa, heard of Minneapolis, embarked on the first steamer for St. Paul, came here and engaged with Geo. B. Wright to prosecute government surveys, and being greatly impressed with the possible location here for a great city, wrote back to his affianced wife, "I have found the spot where we will make our home."



THOMAS B. WALKER.

Photograph by BRUSH.

He was married Dec. 19, 1863, to Harriet G. Hulet. In 1868 Mr. Walker began buying pine lands. His explorations had given him a good idea of the extent and the value of the white pine forests of the Upper Mississippi. L. Butler and H. W. Mills were his first partners, they furnished means and Mr. Walker knowledge and labor. The mills of Butler & Co., later Butler & Walker, were built and later the firm of Camp & Walker was formed and the Pacific mills were purchased. When destroyed by fire they were rebuilt on a grand scale. Mr. Walker has had severe reverses in business, especially during his earlier career, but he has always preserved his genial, hopeful confidence. He is liberal in his support of public enterprises and enthusiastic for the development of Minneapolis. Mr. Walker has done more than any other man, to establish the free public library on its present broad basis; he is the president of the library board and of the Minneapolis Society of Fine Arts, of which he has been a generous patron from the first. He is the president of the Business Mens' Union and leader of the movement to establish more manufactures and jobbing houses in Minneapolis.

THE METROPOLITAN BANK is one of the latest ventures among the banks of Minneapolis and was organized on May 4th, 1889; but the strides it has made in securing business, and the happy confidence which it has inspired in the community, shows that it was a venture not ill timed, and wisely made. The Bank began business with a capital of \$100,000 and in September of the following year, with the rapid increase of business it was found advisable to increase the capital to \$150,000. The Bank is paying a dividend of eight per cent. and has added a surplus of \$15,000 and undivided profits of \$10,000, while the deposits have grown to the handsome sum of over \$300,000. Surely this is a growth that any bank might be proud of. The list of officers and directors of this firm given below, embrace names familiar to the business community of the Northwest and are in themselves an ample guarantee of the standing and management of the institution: President, J. T. Wyman; Vice-President, Jas. H. Bishop; Cashier, C. E. Braden. Directors: J. T. Wyman, S. P. Channell, C. Wright Davidson, Jas. H. Bishop, L. Laramee, C. P. Lovell, Jas. I. Best, John L. Amory, E. L. Carpenter, J. H. Martin, C. L. Travis and C. E. Braden. This institution has commodious banking

rooms in the Globe Building, 18 South Fourth street. Does a general banking business and solicits the accounts of individuals, corporations and business men generally.

BENJAMIN W. NELSON, one of the leading lumbermen of the Northwest, is a native of Kentucky, where he was born May 1st, 1843. His attendance at school was irregular because of his arduous labors even when a mere lad. His inclinations seemed to run to the lumber business quite early in life, as he formed his first



BENJAMIN W. NELSON.

Photograph by BRUSH.

partnership in that business when seventeen years of age. War coming on, lumbering and farming were interrupted and young Nelson joined the Second Kentucky Regiment on the side of the Confederacy, the southern sympathy being predominant in his section. During the war Mr. Nelson learned, as did many others, to thoroughly respect the industrial power and progressive spirit of the North. When the war closed he made a short visit to his home and then came directly to Minneapolis. He rafted lumber, worked in a shingle mill and in 1867 leased the Butler mill, sawing lumber by the thousand. He became a partner of N. C. Stetson and the firm built the Pacific planing mill and the St. Louis mill. In 1879 the firm of Nelson, Tenney & Co. was organized with a capital of \$350,000. Mr. Nelson was manager and the largest stockholder. Their large mills cut over twenty-five million feet of lumber annually besides lath and shingles. Mr. Nelson served as Alderman of the Third Ward from 1881 to 1883 and proved a most diligent and influential member of the Council. He has also been a valuable member of the school board of Minneapolis. Mr. Nelson is justly regarded as one of the most substantial and respected citizens of Minneapolis.

A. C. HAUGAN, was born in 1849 in Norway, coming to America in 1866. After a short experience in farming in Goodhue county, he came to Minneapolis in 1867, worked in a lumber yard, then as grocery clerk until the spring of 1871, when he started a grocery store in a small way at 1020 Washington avenue. His trade increased rapidly and he soon had a double store, an immense stock and a very large trade. In 1883 the Scandia Bank was organized and Mr. Haugan was elected cashier. The record of the Scandia bank is one of probably unparalleled success, due almost entirely to the admirable banking and general business ability of Mr. Haugan.

In 1878 he was elected a member of the city council from the Sixth ward, and twice re-elected, his term of service continuing until 1887, during which time he served on leading committees and was generally regarded as a most industrious, conscientious and valuable member of the council. When the park commission was organized in 1882, A. C. Haugan was named in the legislative act forming the board as one of its members. He resigned because of press of private business and his services were again in demand for the board, to which he was elected in 1888, and at its reorganization in 1889 he was elected vice-president. In 1891 he was made president. He was influential in securing Riverside park for South Minneapolis and has rendered the most valuable service in securing tracts of lands for parks and boulevards all over the city. Mr. Haugan has always been noted for his liberality and public spirit. He not only gives himself but his easy, genial address and his magnetic personality carry success to any enterprise which he represents. He is a fine sample of the self-reliant, energetic, successful leaders in Minneapolis business circles.



A. C. HAUGAN.

HON. LOREN FLETCHER was born at Mt. Vernon, Maine, 1833, was educated at the Wesleyan Seminary, Kent's Hill, Maine; he was brought up on a farm; went to Bangor when seventeen years of age as a clerk in a shoe store; came to Dubuque, Iowa, in 1855, and to St. Paul, by boat, in May, 1856. He took no liking to St. Paul but came at once to St. Anthony. Went to work for Dorilus Morrison in the saw mill, in the woods, and on the rafts of logs and lumber. Later he went into the dry goods business on Bridge Square, joining with Mr. C. M. Loring as L. Fletcher & Co. They built the so-called Masonic block where W. K. Morrison's hardware store now is. They gradually worked into the lumber business, purchased pine lands, engaged in contracting on railroads, and provided general supplies for the Northern Pacific and other roads. They also manufactured lumber, and located farming lands in the Red River valley. Going out of the lumber and mercantile business, Fletcher & Loring joined with Mr. Cahill in operating the Holly mill. They also built the Galaxy mill, engaged largely in real estate operations, and improved a great deal of their property. Mr. Fletcher sold out his milling interests three years ago to A. C. Loring. Fletcher & Loring have carried on large farming interests in Dakota, and have been largely interested in elevators in several different companies. Mr. Fletcher is now closing up his general business and retiring gradually from the more active pursuits of life. Mr. Fletcher is an ardent politician, believing firmly in the principles of the republican party. He was a member of the legislature for ten years—from 1873,—and during the last three sessions served as speaker of the house, to the great satisfaction of all its members. He is one of our most public spirited, and popular citizens.



HON. LOREN FLETCHER.

Photograph by JACOBY.

MR. HENRY E. FLETCHER has been known as one of the leading business men of Minneapolis during the past decade. Previous to his removal here, from St. Johnsbury, Vermont, in December, 1879, he had been a successful wholesale flour and grain merchant, as well as vice-president of the Merchant's National Bank, of St. Johnsbury. He was a native of Vermont, his birthplace being the town of Lyndon, in the same county as St. Johnsbury. Since 1875 Mr. Fletcher's interests in Minneapolis and Minnesota had been growing in importance. It was necessary for him to make frequent trips to Minneapolis and at last, finding that he was spending about half his time here, he concluded to make this city his permanent place of residence. Soon after his removal to Minneapolis he became a partner in the milling concern of Sidle, Fletcher, Holmes & Co. After a few years the company was incorporated under the same name, which it still retains, though Mr. Fletcher is no longer a member of the concern. In 1881 the lumber firm of Fletcher Bros. was formed and continued for about six years in successful logging and lumbering operations. This firm was formed for the sole purpose of working up the product of some large pine land investments made by Mr. Fletcher some years previous, and when the land was all cut over the firm withdrew from business. In the meantime Mr. Fletcher had many interests in other directions. For a year he was president of the Northern Pacific Elevator Company. In 1883 he was one of the projectors and organizers of the "Soo" railway and has served continuously as an influential and valued director of the company through all the period



HENRY E. FLETCHER.

Photograph by BRUSH.

of construction and early operation. When the Minneapolis and Pacific railway company was organized as

an adjunct of the "Soo," Mr. Fletcher became treasurer and remained in that office until the final consolidation of the roads. But the enterprise with which Mr. Fletcher has been most prominently identified, as leader and organizer, is the Minneapolis Stock Yards and Packing Company, whose extensive plant at New Brighton, on the outskirts of the city, brought to Minneapolis a new industry and is likely to do more for the commercial development of the city than any public or private agency ever organized. The Stock Yards Company was formed in April, 1887. Mr. Fletcher was its first president and remained in office until the last annual election, when he withdrew in order to have time to devote himself more exclusively to his private affairs. Under Mr. Fletcher's generalship, the great stock yards and the village of New Brighton, northeast of the city, grew up as if by magic. The construction of these yards and the many surrounding buildings, was a marvel, even in pushing, "hustling" Minneapolis. The yards and packing houses are now doing a large business and have already increased the commercial importance of the city. Mr. Fletcher is one of the directors of the Northwestern Guaranty Loan Company and his financiering ability would be welcomed in the directorates of many other institutions; but he has made it his policy to avoid such positions, preferring to concentrate his energies upon his private affairs and the few great enterprises already mentioned. In social and private life Mr. Fletcher is as highly esteemed as in the business community. As a trustee of the Plymouth Congregational church and an official of the Young Men's Christian Association, he has become well known among church people.

W. W. EASTMAN is a native of New Hampshire, being born at Conway, in 1827. He came to East Minneapolis, then St. Anthony, in 1854 and he has been identified very closely with the progress of the city ever since. Almost immediately on his arrival he helped build the first flour mill in the state (the firm being Rollins, Upton & Eastman.) It was a fine mill for those times, having a capacity of two hundred barrels a day. For six years wheat had to be shipped for it from Iowa. Mr. Eastman, in 1859, built our first paper mill, which was run many years by Averill & Carpenter, on print and wrapping paper. He was also for two years (Eastman & Gibson) in the grocery and hardware business. In 1859-60 an important step was taken by them in the construction of the Cataract Mill, Mr. Eastman directing the first mill improvement at the falls and the making of the first barrel of flour shipped out of the state. Having no stencil to brand it, a St. Paul shipping clerk, named "Jim Hill," made one. In 1864 DeLaittre, Brackett and Judd joined the firm and the quintette built the Woollen Mills. Dividing interests soon after Brackett & Judd took the Cataract Mills, Eastman, Gibson & DeLaittre having the Woollen Mills, then making fine cassimeres, commencing on blankets in 1868. Having been the pioneer of this important and ever very profitable industry, Mr. Eastman sold out in '69. Eastman & Gibson had built in 1866, the Union Elevator, the first in the state, and in 1873 Mr. Eastman constructed the Anchor Mill, the largest then on the falls, trading it later for the J. S. Pillsbury hardware stock. In 1881 Mr. Eastman formed the Syndicate and superintended the building of the fine Syndicate Block and Grand Opera, the largest single building for retail trade in the United States, costing \$1,000,000. He put up the four-story Eastman Block, re-building it in 1883 with six stories. He has built on Nicollet Island, sixty fine stone front residences, four stories high. He erected the Island Power Company's building, five hundred feet long, with a two hundred and fifty horse-power Corliss engine. This is divided into twenty rooms, fifty by one hundred feet and being rented at low rates, encourages manufactures. Mr. Eastman's latest and largest enterprise is the construction of the Hotel Eastman, at Hot Springs, Arkansas, one of the largest and finest water resorts in the country, at this great natural Sanitarium of the world. Its entire length is six hundred and seventy-five feet and it is five stories high, with an observatory looking over a grand stretch of fine scenery. The rooms are large and airy, all heated by steam. Every room in the hotel which has a fire is fire-proof. There are rooms for eight hundred guests, two hundred and fifty of them at \$3 per day. This is the finest bath house in the country, the fittings being of granite and brass. The season opens January 10th and closes June 12th. Associated with Mr. Eastman as stockholders, are leading New York, Chicago, St. Louis and Minneapolis capitalists. O. G. Barrows is the popular resident manager. Mr. Eastman is a pioneer and enterprising citizen of Minneapolis.



W. W. EASTMAN.

Photograph by BRUSH.

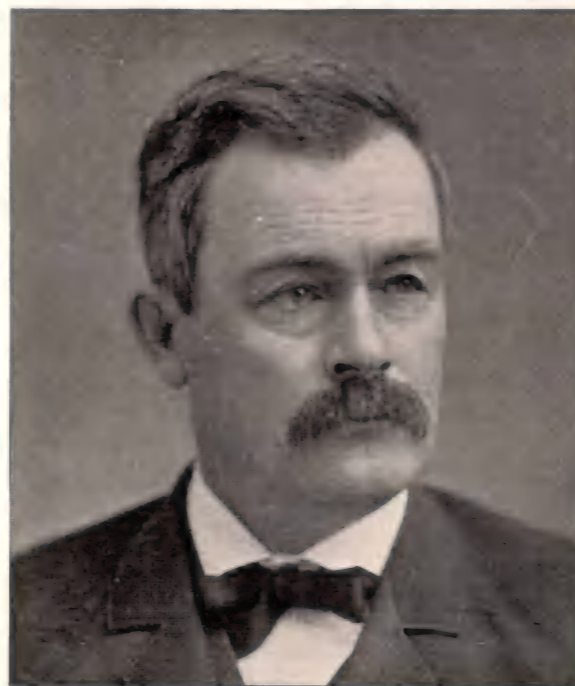
William D. Washburn, United States Senator from Minnesota, comes from a family distinguished in political, social and business life. Andrew Carnegie in "Triumphant Democracy", says "the Washburns are a family indeed, seven sons, and all of them men of mark. The family record includes a secretary of state, two governors, four members of congress, a major general of the army and another second in command in our navy. Two served as foreign ministers, two as state legislators and one as surveyor general. As all of these services were performed during the Civil war, there were Washburns in nearly every department of state, laboring in camp and council for the Republic, at the sacrifice of personal interests." William D.



WILLIAM D. WASHBURN.

terests of Minneapolis and of great importance. In 1883 he was the leading organizer of the "Soo" railway, to run north of Lake Michigan and which has, since its completion, proved to be a decided advantage in regulating and reducing freights to the East. An extension of the line to the West is known as the Minneapolis & Pacific road, the entire line, some 800 miles in length, being built through the influence and untiring perseverance of Mr. Washburn. Mr. Washburn was elected to our state legislature in 1858 and 1861 and was appointed surveyor general of the state. He was again elected to the legislature in 1871, doing good service. He was elected to congress in 1878 and twice re-elected. He proved to be an able, indefatigable member of the lower house, who served his constituents wisely and well. He was elected United States Senator in 1888 and holds that position with honor to himself and to the entire satisfaction of the people of the state. Mr. Washburn is dignified in his bearing, affable in his manners, self-reliant, able and honorable.

FRANK L. MORSE is a native of Vermont, being born in January, 1857, at Johnson. He came to St. Anthony in April, 1858. He was chosen Alderman at the first election held in this city and was three times re-elected. He was elected to the legislature in 1871 and held the office for five terms. He has been elected this year to the State Senate from the Thirty-first District and will be an able, honest and worthy representative of the people's interests. He is well acquainted with the resources and needs of Minneapolis and his independence and experience will be of use to his large and important constituency.



FRANK L. MORSE.

Washburn was born June 14, 1831, at Livermore, Androscoggin county, Maine, the seventh son and therefore, presumably, a very lucky one. His success has been the result, less of luck than of pluck, which he possesses in a very large degree. As a boy he worked hard on the farm summers, attending during the winter months the district and then a high school. He was diligent, earnest, a hard working, good student. He prepared for college at Farmington, entered Bowdoin College in 1850. After a careful investigation of the advantages offered by all parts of the country he resolved to go to the Falls of St. Anthony and came to that straggling village in May, 1857, and opened a law office. The same year he was elected agent of the Minneapolis Mill Company, which then began improving the water power at the falls. He held this place for ten years, became interested in lumbering, building the Lincoln saw mill here and a very fine saw mill in Anoka. He has also been associated with his brother, Gov. C. C. Washburn, of Wisconsin, in the very extensive flour milling business of Washburn, Crosby & Co. In 1869, the Minneapolis & St. Louis railroad was begun, Mr. Washburn, its leading spirit, earnest advocate and helper being chosen president. This was an independent road, built in the in-

GEORGE FREEMAN WARNER was born in the state of New York, in 1827. He attended school in Albany and after a few years of eastern business life went to Chicago in 1855 and removed to Faribault, Minn., in the year following. At Faribault he engaged in the lumber business. In the fall of 1856 he erected a saw mill but in the following April the mill was destroyed by fire and in June Mr. Warner concluded to settle in Minneapolis, then a small village, but already marked by shrewd men as a coming point of mercantile importance. Upon arriving in the Flour City Mr. Warner commenced the manufacture of furniture and continued in that business until October 1883, when he sold out and retired from all active business except dealing in real estate and handling his own extensive property interests. During his connection with the furniture business Mr. Warner was highly successful in caring for a large retail trade. He built one-half of the building occupied by the First National Bank at Washington and Nicollet avenues, and his store was first located there. He afterwards sold his interest in the building to Mr. Baker and built the present Warner building at Fourth and Nicollet, becoming the pioneer merchant on that part of Nicollet avenue. It was the first business block erected on Nicollet avenue above Washington avenue. Mr. Warner is half owner of the Diamond Iron mines in Itasca county, Minn. Messrs. Smith and Richardson, proprietors of the Diamond Iron Works hold the other half interest and



GEORGE F. WARNER.

are as enthusiastic as Mr. Warner over the prospects of the property which is as yet only partially developed. The property consists of 9,000 acres of land near Grand Rapids Minn., and eleven miles from the new Duluth & Winnipeg railroad. The iron belongs to the great mesaba range. A deep shaft has already been sunk and the bottom of the ore not yet reached though many tons have been taken out. The ore lies only eight or ten feet below the surface and is present in inexhaustible quantities. It is a hematite of fine quality. A stock company is to be formed, and one of the possibilities is the location of steel works in Minneapolis.

CHARLES M. FOOTE, of the firm of C. M. Foote & Co., was born on the 21st day of September 1848, in Herkimer county, New York. He received a common school education and took a two years course at the Arcade Wyoming County Academy. After teaching school two years, he entered the employ of a New York Publishing Company, serving four years in this position. In the year 1870 he came West, and being much pleased with the city of Minneapolis, decided to settle here. He formed a partnership with Geo. E. Warner, in 1876, the firm name being Warner & Foote. They carried on a general publishing business and employed from forty to fifty men. The partnership was dissolved July, 1st 1886, and the firm name changed to C. M. Foote & Co., who still continue in the same line of business. On February 15, 1872, Mr. Foote was married to Miss Emma Waldron, of Cuba, N. Y. Mr. Foote served as a member of the Board of Water Commissioners of the city of Minneapolis for four years and has been prominently connected with the Democratic party acting at different times as chairman of the city and county committee. Though not seeking office for himself, his party, well aware of the loyal services he had rendered, nominated him by acclamation for state treasurer at the last convention. Though he refused to accept, he was forced by his friends to enter the campaign and with the rest of the ticket was defeated by only a small plurality. Mr. Foote is also quite prominent in Masonic circles, having been at various times Worshipful Master, District Deputy, Grand Master and Grand Marshall of the Grand Lodge of Minnesota.



CHARLES M. FOOTE.

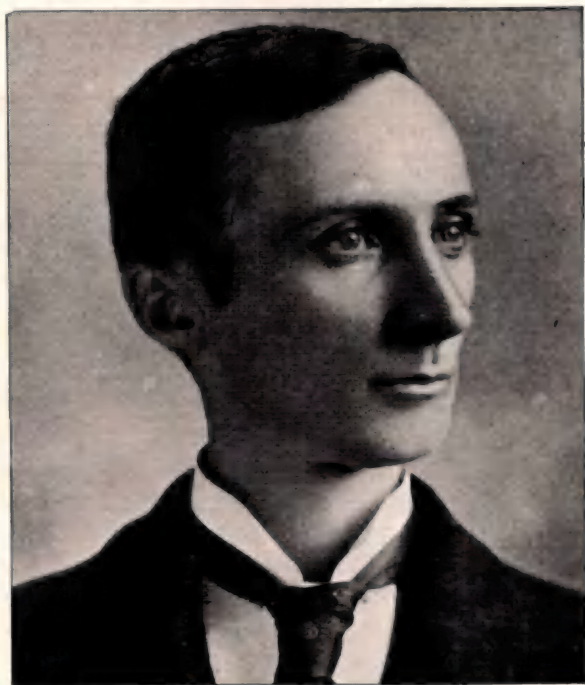
MINNESOTA SAVING FUND & INVESTMENT COMPANY.

This Company is duly chartered by the State of Minnesota. It is considered one of the strongest, most conservative and profitable investment companies in the city of Minneapolis. The soundness of the plan upon which it is organized and does business, together with the financial responsibility, integrity and the long residence of its officers and directors, and the wide reputation in financial circles at home and abroad, of the men constituting the board of review, make it beyond question one of the safest companies in the Northwest for the investment of money.

While the board of review do not take an active management in the affairs of the Company as directors, they keep themselves constantly posted of its inner workings and the conditions of its finances by employing from time to time an expert to examine the books and securities of the Company. They can therefore give to inquiries concerning the Company, an intelligent and truthful statement of its affairs.

The company does not negotiate debenture bonds or sell mortgages. In loaning money it acts only for itself and takes a mortgage which is non-negotiable. All mortgages so taken are deposited with the State Auditor of Minnesota. Against these mortgages the Company issues certificates of stock having a par value of one hundred dollars, but sold at sixty-five dollars a share. These certificates draw six per cent., payable semi-annually, on their cost price. Whatever other profits they earn are credited to them on the books of the Company. This additional profit being added to the sixty-five dollars increases the value of the certificate. When the value reaches one hundred dollars the certificates are paid in full. The holders of these certificates, however, may at any time, subject to certain provisions of law, surrender them and the Company will re-pay him what he paid for them with at least six per cent. interest. The Company can charge only one and one-half per cent. per year on the cost of these certificates for handling them, and this charge can be taken only from the earnings.

JOHN F. CALDERWOOD, whose term of office as city comptroller of Minneapolis closed with the year 1890, is one of the best known of the younger men of the city. He was born in Detroit, Michigan, in 1859, and spent most of his boyhood in that State, completing a high school course at Fenton, Michigan, and supplementing it with a term at a business college in Valparaiso, Indiana. After trying his hand at teaching and finding that it did not suit him, he went to Bay City, Michigan, where he found employment as office boy with the great lumber firm of T. H. McGraw & Co. Here young Calderwood had a chance to show his abilities, and before he was twenty-one years old he had worked up to the responsible position of head bookkeeper. Failing health caused by overwork led him to come to Minnesota. Upon his arrival in Minneapolis in October, 1881, he secured the position of head bookkeeper and credit man with the carpet house of Folds & Griffith (now Folds, Griffith & Colver) and remained with the concern till the close of 1888, when he resigned to assume the duties of city comptroller, he having been elected to that office in the preceding November by a larger majority than any other candidate on the republican ticket. To Mr. Calderwood's business reputation, to his skill at organization, and to his undoubted integrity and agreeable personal qualities must be laid the credit of this brilliant political achievement. During his official term he made himself felt as the most positive, aggressive and independent factor of the administration. He raised the office of comptroller from a mere bookkeeping position to an intelligent and effective guard of the financial interests of the public. He administered the office not as a political snap for influence and power, but in a business-like way as would be expected from a financial man of a private corporation. Mr. Calderwood's practical way of managing made him some enemies among the class of politicians who accept office for the emoluments thereof, but his course commanded itself strongly to the general public, Mr. J. B. Bassett, one of the older business men of the city, and a conservative and critical observer of public affairs, probably voiced the opinion of the great majority of business men when he expressed himself as follows regarding Mr. Calderwood: "My hearty approval of and thanks for the manly and business like stand you have taken in the management of your official duties." During the last campaign,



JOHN F. CALDERWOOD.

Photograph by BRUSH.

Calderwood's re-election was conceded on all sides. Had the municipal election been held separately, and had the issues at stake not been confounded with state and national political questions, there is no doubt that he would have been retained in the office for which he is so well fitted.

EMERSON COLE was born in New Hampshire, where he received the benefits of a common school and afterwards attended commercial college, which completed his education. At the age of eighteen he mani-



EMERSON COLE.

festated his ability as a mechanical genius by supervising the construction of a saw mill for his father. This being successfully completed he was employed in superintending the construction of like enterprises and was also engaged in the lumber business until 1864. Then acting upon the proverbial suggestion of Horace Greeley, "Go West young man," he came to Minneapolis where his energy, ability and superior skill ranked him as one of the leading mill-men of the Northwest. From 1874 Mr. Cole was successively the senior member of the firms of Cole & Hammond and Cole & Weeks, wholesale and retail lumber dealers. On the organization of the People's Bank of Minneapolis, in 1886, he was elected president and still retains that position. For seven years he has served the best interests of the city as alderman in the city council, and while there won for himself an enviable record. On his retirement from that body he was elected to the state legislature in 1890, being the only Republican elected from Hennepin county.

Emerson Cole has always been identified with the interests of the laboring people and is held in high esteem by that class as well as by those more favored by fortune. The old adage that a prophet has no honor in his own home can not be applied to one

who holds the confidence of the community as does the subject of this sketch.

BUILDING AND LOAN ASSOCIATIONS.

NATIONAL BUILDING, LOAN & PROTECTIVE UNION filed its articles of incorporation with the State auditor of the State of Minnesota, on the 12th day of January, 1886, but it did not begin business until July of that year. It was the first association to extend the idea of the local association and do business on the national plan. The aims of this association are to collect moneys in small monthly payments, thereby assisting its members to save their surplus earnings in small monthly sums, which otherwise they would be unable to invest with advantage to themselves, and to enable persons having only a limited means to acquire the homes they live in. We find that on December 31, 1887, the National Building, Loan & Protective Union had loaned but \$50,000. On June 30, 1889, the amount loaned was \$357,800, while on December 31, we glean from their last financial statement, that they had in force 106,580 shares with amount loaned amounting to \$1,723,630. The association first issued a purely tontine plan, but the board of directors May last, 1890, withdrew the series from the market, and in place of the same issued a six and one-half year stock, with the most liberal withdrawal features consistent with absolute safety to its members. Stock in this association, after it has been in force one year, is absolutely non-forfeitable, all members having the right to receive a paid up certificate for the amount they have in the loan fund. After they have been members three years, there is a legal cash withdrawal feature. The association transferred from its expense fund to its loan fund during the year 1890 \$50,000. This association was the first one to comply with the laws of Minnesota and Wisconsin which requires that all building and loan associations should deposit all securities with the State auditors. Its business has gradually extended until it has stockholders in every State in the Union, and we understand that the stock of this association is also held in Sweden, England, Canada and Old Mexico. At the recent election of officers, Emerson Cole was re-elected president; Jno. F. Calderwood, ex-comptroller of the city of Minneapolis, was elected secretary; Chas. W. Rohne, expert accountant, was elected treasurer and actuary. Its legal business is in the hands of Geo. D. Emery, who resigned his seat on the Municipal bench of this city to become the attorney of the association.

THE AMERICAN BUILDING AND LOAN ASSOCIATION was incorporated on April 15, 1887, and in less than four years has made a record of marvelous growth that has excited the wonder of all who have observed its course. In the beginning there were great obstacles to be overcome; it was a new and untried enterprise and people were reluctant to take a hold, so that at the expiration of the first 15 months' business the assets of the association, as shown by its annual statement of July 31, 1888, amounted to but \$59,693.70.

From this time on, however, business began to rapidly increase. It had become fully demonstrated that a building and loan association, operated for the benefit of a whole people, was as safe and as profitable for the investor and as beneficial to the borrower as one operated solely in the interest of a particular locality. The new idea became popular and everywhere attracted the attention of the ablest financiers. It was popular because it offered equal advantages to the rich and the poor, to the capitalist seeking investment for his wealth, and to the laborer, whose small monthly savings thus invested enables him to realize a profit on what would otherwise have been dead capital and so encourage him to further saving.

In one year from the date of the first annual statement, this association numbered its shareholders by thousands, and it was represented in every state and territory in the Union and in the Canadas. Its business had increased to such an extent that on the first day of July, 1889, it was able to report to the shareholders a profit of \$39,024.42, with assets amounting to \$881,054.36. The growth of this association during the following year is unprecedented in the annals of financial enterprise, and on July 1, 1890, its assets amounted to \$2,884,030.90, with a surplus standing to the credit of the shareholders amounting to \$233,410.80, a clear gain of over \$2,000,000 in assets, and nearly \$200,000 in profits over and above the business of previous years, and this in the face of the most strenuous opposition by the opponents of the national plan.



THOS. E. BISHOP, SECRETARY.

Co., an institution which has, within the past few years, taken its place among the largest of its kind in the Northwest. Several years ago he was chosen secretary of the "American" and filled the position with credit until the fall of 1889 when he was chosen president. The policy of the association is strongly marked by



JAS. H. BISHOP, PRESIDENT.

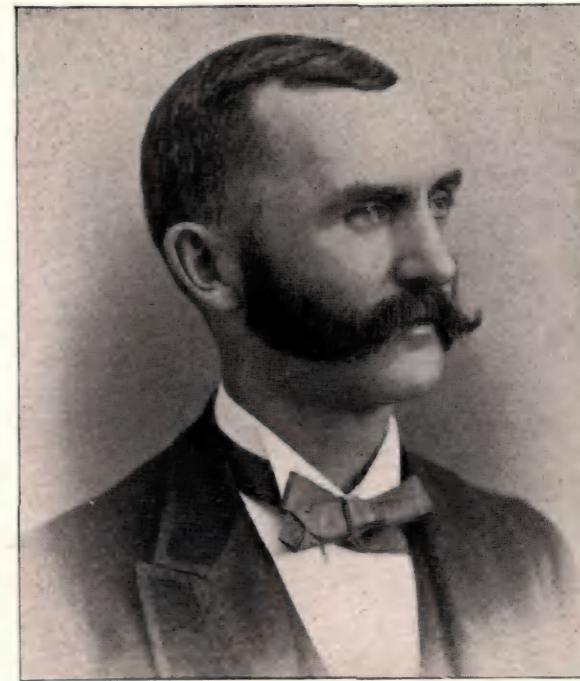
The financial statement for the six months, ending Dec. 31, 1890, shows assets of \$3,027,799.12, and liabilities of \$2,712,153.29, leaving a surplus of \$315,645.83 and total profits since the commencement of business of \$330,442.29, besides the surplus. This association has provided for a contingent fund which will be ample to meet all losses on mortgages (should any occur) and also for any extraordinary expenses which may arise, thus keeping the loan fund at all times safe and intact. This remarkable showing is possible only under the most energetic, economical and systematic conduct of the business and to the present management is due all the praise. The directorate is composed of James H. Bishop, C. Wright Davidson, T. E. Bishop, F. B. Stoneman, J. G. Short and W. E. Albee, all of the city of Minneapolis, and N. A. Rainbolt, president of the Norfolk National bank, of Norfolk, Neb.

James H. Bishop, the president of the association was a resident of Rochester, N. Y., until the late war, when he entered the service as a private in the Fourth New York Heavy Artillery. He returned a first lieutenant of the 140th New York volunteers. Soon afterwards he came to the Northwest and has been prominently identified with Minneapolis wholesale business for many years. He is at the head of the wholesale paper house of James H. Bishop &

his individuality. His strength of character and energizing influence have contributed more largely than anything else to give the association the prominence it has attained in financial circles. Possessed of strong physique, unimpaired by his service in defense of the Union, capable of unlimited endurance and backed by a force of will not often exceeded, he has worked indefatigably for the good of the association, and by a conscientious adherence to strict business principles has won the regard of all who have had business relations with him.

Thomas E. Bishop, the secretary is also from Rochester. He entered the army in the 13th New York regiment as a private and before the close of the war was promoted to the position of captain of the 25th New York volunteers. When mustered out of service he went to New York city where he engaged in the wholesale and retail coal trade, occupying the position of vice president of the Coal Exchange. In his capacity of secretary of the association, he has shown marked ability in so systematizing the work of the office that its numerous details can receive careful and prompt attention. His genial goodfellowship and his courteous treatment of those who seek information at the home office, have won him hosts of friends in this city and elsewhere.

C. Wright Davison, the vice president of the association is a Minneapolitan of long standing. For many years he was identified with the city directory as its publisher and with other business interests and investments, through which he has become wealthy. He is now known as a prominent capitalist, whose large and successful experience in the successful management of numerous and varied business enterprises, renders him peculiarly fit to sit at the counsel tables of the company and aid the supreme head in the management of its affairs.



C. WRIGHT DAVIDSON, VICE-PRESIDENT.

THE RAILWAY BUILDING AND LOAN ASSOCIATION is one of the leading exponents of the co-operative-banking business which under the popular name of "building associations" has made such remarkable progress in the past few years. The Railway Building and Loan Association is patterned to some extent after the famous "Birkbeck" of England, but owing largely to the favorable laws in America, it conducts a number of departments not maintained by the Birkbeck. The officers of the Railway Building and Loan Association are all well known to this community for their integrity and hustling qualities and any one having business with them will not in any way be disappointed.

President, Jno. G. Taylor; Vice-President, F. Fremont Reed; Secretary, Jesse B. Butin; Treasurer, Chas. E. Cotton; Attorney, Geo. F. Getty. J. C. Howard and C. C. Dunne, Directors. Following is an outline of its various departments: so arranged as to give the reader an idea of their methods of receiving deposits, and of the profits paid to its patrons. Par value of all shares \$100 each.

CLASS A. Borrowing stock. In this class a membership fee of \$2.00 per share is charged. It is payable when application is made. This fee is payable but once, and constitutes the subscriber a life member. He may deposit and draw out his funds or borrow money (not to exceed the face value of his shares) at pleasure. Monthly payments on this stock are not less than 65 cents per share. Members may deposit any amount in excess of this 65 cents per share, however, and receive credit for the same. The full earnings, less pro rata share of expenses, are credited to stock semi-annually. When the deposits and their earnings amount to \$100 per share the stock matures and will be paid in cash. Members may withdraw the entire amount paid in by them together with all dividends declared at any time. Members who wish to use the full value of their shares before they mature may borrow \$100 in cash on each share held by them, by giving real estate security, upon making application on forms provided by the home office. These applications are filed in the exact order in which they are received, and wherever security is ample and title clear, loans are closed without delay to the extent of the entire monthly income of the association. If there is not enough in one month to fill all the applications on hand, those left over will be filled in their regular order the next month, and so on. Borrowers are required to pay at least \$1.30 per month on each \$100, borrowed instead of the 65 cents per month required from non-borrowers. But they may pay any amount in excess of this which their circumstances will permit of, thus leaving it optional with themselves to mature their mortgages sooner or later, as the case may be.

CLASS B.—An investment stock, purely. No membership fee is charged in this class. The monthly

payments required are \$1.00 per share. The first payment is due when the certificate is issued, and thereafter monthly. Full amount deposited together with all dividends declared, less pro-rata expenses, may be withdrawn at any time.

CLASS C.—Pre-paid stock. Those not wishing to make monthly payments, and who can afford to pay all in advance, may do so by advancing \$50 per share. The full earnings, less pro rata expenses, will be credited and compounded until the \$50 paid for a share has earned \$50, when the share will be matured and the legal holder will receive \$100 in cash. No membership fee is charged in this class.

CLASS D.—Deposit stock. A membership fee of 15 cents per share is charged in this class, payable when application is made, but no such fee will be accepted of less than \$1.00. Thus, a subscriber may take one, two, three, four, five or six shares for \$1.00; seven shares, \$1.05; eight shares, \$1.20, &c. This is a savings bank stock, and was designed for wage earners and others having but small daily, weekly or monthly sums which they wish to lay aside for future use, and where it will earn the largest possible interest consistent with the liberal feature of the plan. Any amount, from five cents upwards, may be deposited in this class at any time, which will be credited in a pass-book held by the depositor, and any part or the whole of such sums may be drawn out at any time. Six per cent. per annum will be paid on these deposits until the amounts deposited (or the balance due,) added to their earnings equal \$100. when, if the whole amount is left with the association, seven per cent. per annum will be paid. This stock is becoming deservedly popular in large factory districts and elsewhere.

CLASS E.—Full paid stock. Those desiring a semi-annual income may obtain the same by taking shares in this class. They are sold at par (\$100. per share,) and the full compound earnings, less pro-rata expenses, will be paid in cash on the first of January and July in each year. Ten per cent. per annum has been the average income from these shares thus far. A very safe and convenient source of income.

CLASS F.—Guaranteed interest stock. A limited amount of this stock, only, has been issued. It sells at par and accrued interest. Seven per cent. per annum, payable semi-annually, is guaranteed, payable upon presentation of coupons, of which each certificate bears twenty. This stock is redeemable in ten years from date of issue, but may be sold or assigned the same as town, city, county or railroad bonds and stocks. Certificates in this class bear the signature of the State Auditor of Minnesota, testifying to the fact that first mortgages exceeding in amount the full value of all stock issued in this class are held in trust as security to stock holders, by the Minnesota Loan and Trust Company, as shown by record in his office.

The Railway Building and Loan Association is conducted upon scientific principles, by careful, conservative men, and the steady increase of business since its incorporation testifies to the popularity of its business methods.

Many people who have become members of Building and Loan Associations find, after paying their dues regularly for six months or a year, that it is impossible to continue such payments. To such as these is the plan of the Railway Building and Loan Association particularly desirable, for, instead of causing such people to forfeit all or any part of the their savings they are allowed to withdraw their *full deposits* together with all earnings declared in dividends. The association's business is not confined to the city, nor to the State of Minnesota, but is spread abroad throughout the United States. The association occupies handsome offices in the building of the Minnesota Loan and Trust Company, on Nicollet avenue.

THE MANY EDUCATIONAL ADVANTAGES.

MINNEAPOLIS is the educational center of the Northwest. She has the finest public school system, the best private schools, and, above all, the head and front of the department of public instruction of the State—the University of Minnesota. This institution has grown from very small beginnings in 1851 to be one of the first educational institutions in the country. Its buildings are situated on a forty-five acre tract on a bluff overlooking the Mississippi and commanding a view of the city and falls, but at the same time sufficiently removed to secure desirable retirement and quiet. As a State institution tuition is free to all residents of the State, male and female, and by arrangement with the officials of the Minneapolis public school system, graduates of the local high school and the leading high schools of the state are admitted to the University upon presentation of diploma. The University thus becomes almost a part of the school system of Minneapolis. Citizens of Minnesota can give their children a liberal education here free of cost and without sending them out of the State. In 1884 Cyrus Northrop, L. L. D., was called to the presidency, and under his administration the institution has made remarkable progress. At the close of the school year 1889-90 there were over one thousand students enrolled in the various departments. At the present time there are about one thousand one hundred and fifty students in the various colleges and schools. The plan of co-education has been followed from the beginning. The following departments are maintained: A College of Science, Literature and the Arts, including a School of Mining; a College of Mechanic Arts, including a

School of Practical Mechanics and a School of Design; a College of Agriculture, including a School of Agriculture; an Agricultural Experiment Station; a Department of Law; a Department of Medicine, with



CYRUS NORTHROP.

three colleges; a Department of Veterinary Medicine and a Graduate Department. Dr. Northrop is president of all the departments. In each he is surrounded by an able faculty. The government of the University is vested in a board of twelve regents, of whom nine are appointed, and three, the Governor of the State, the Superintendent of Public Instruction, and the President of the University, are members *ex-officio*. The present board is composed of the following gentlemen: Hon. Greenleaf Clark, of St. Paul; Hon. Cushman K. Davis, of St. Paul; Hon. Knute Nelson, of Alexandria; Hon. John S. Pillsbury, of Minneapolis; Hon. A. Ramsey, of St. Paul; Hon. William N. Liggett, of Benson; Hon. Stephen Mahoney, of Minneapolis; Hon. S. M. Emery, of Lake City; Hon. William R. Merriam, of St. Paul; Hon. David S. Kiehle, of Minneapolis, and Dr. Cyrus Northrop, of Minneapolis.

In equipment the University ranks among some of the most favored institutions of the country. It has about a dozen fine buildings, which approximate in value \$600,000. The main or academic building is the oldest and least attractive of the group, but it has been modernized so as to be useful for years to come.

It is of blue limestone, and three stories high above the basement. Next in importance, but really the most costly and attractive of all the buildings on the campus, is Pillsbury Hall, the gift of Hon. J. S. Pillsbury to the University. It is a handsome building, two stories high with basement, constructed of Lake Superior brown stone, and thoroughly finished in every particular. Its cost was \$150,000. In this building are the museums, laboratories, recitation rooms, lecture rooms, and accommodations for the geological survey and the School of Mines. During the summer of 1890 the Chemical and Physical Laboratory building was completed. It is of brick and stone and one hundred and ninety feet front. The cost was over \$100,000. The Mechanic Arts building was erected for the purpose of the department from which it receives its name, and is fitted up with a complete assortment of tools, machinery and apparatus. The cost was \$450,000. At the Agricultural Farm there are excellent buildings, valued at about \$50,000.

The University attracts to Minneapolis a great many people of culture, who wish to make their homes in a place combining unsurpassed educational and business advantages. The society formed by this class of residents and the faculty of the University, contributes much to the culture of the city. Young men and women are constantly coming from all parts of the state to take advantage of the opportunity offered for an education; these must be housed and fed while studying, and eventually many of them settle in the city after their school days are over. Minneapolis is exceedingly fortunate in the possession of the University of Minnesota.

The progress of the public schools is treated to some extent in the general article found elsewhere, but it may be well to mention here more in detail some special points of advance in educational methods. The tendency in school work is to run into routine, but the teacher in Minneapolis is obliged to study and think to be original, inventive, ingenious, to be wide awake and to keep her pupils so. It is now about four years since Superintendent Bradley came here to take charge of our public schools. They had already a high reputation for efficiency in ordinary educational methods. Since that time industrial training has been introduced into the high schools and practical Kindergarten instruction in all the primary grades. Drawing has been made a valuable auxiliary to all studies, being used to illustrate not only language lessons but geography, history and literature, reaching some of its highest practical uses in the architectural drawings of the High School course, and the mechanical drawing used there daily in connection with the shop work in wood and metal, including a variety of such elegant wood carvings as were shown at our late Exposition. The schools aim to teach processes rather than produce things, but the practical workings of so excellent a discipline may be seen from the fact that a leading furniture manufacturer offers to employ fifty High School boys after hours for wood carving and wishes them to furnish four hundred carved pieces of certain sizes for bedroom sets. Applications are made for students in architectural drawing, etc., but Dr. Bradley and Professors Crombie and Decker prefer not to have "the fruit plucked until it is ripe." Over one hundred boys are taking shop work at the Central High School and as many perhaps at the other high schools.

Girls will probably be admitted to wood carving next year. Sewing has also been introduced successfully into the schools to the great benefit of the children and the families from which they come. Our schools not only "make the thing, but the machine that makes it." In the teachers' training school graduates of our schools and others are fitted specially for the work of teaching according to the most improved educational methods. In all the schools living plants, animals, insects, etc., furnished by teachers and pupils are

used for instruction. It would be hard to find a pupil who does not enjoy going to school and there is no longer trouble in bringing pupils up through the lower grades to the high school. Four years ago there were only 15 graduates of the High School. Now there are about 50 sent each year from the High School to the University, giving thus a strong home patronage to that admirable institution and stimulating to like action the other high schools of the state.

Prof. John E. Bradley, Ph. D., superintendent of our public schools, a descendant of one of the old New England families, was born at Lee, Mass., Aug. 8, 1839. He was graduated at Williams College in 1865 with class honors. He became principal of the Pittsfield High School and after two years was elected vice-president of the State Teachers' Association and editor of the Massachusetts Teacher, being generally recognized as a leader in educational progress. In 1868 Prof. Bradley became principal of the high school and academy at Albany N. Y., and he gave high rank and character to that institution. He was elected chairman of the Board of Visitors of Williams College and is still one of its trustees. He is also a trustee of Carleton College and has done much to promote collegiate and university education in this state. In 1870

he was appointed by Gov. Robinson commissioner to the Paris Exposition and his valuable report to the legislature was printed and widely circulated. He was given the degree of Ph. D. by the State University in 1880. Dr. Bradley has rendered in New York and elsewhere, valuable service in promoting common and high school instruction, and has spoken and written wisely and well on educational and general topics. He was elected superintendent of Minneapolis schools in 1886 and to him is largely attributable the educational progress above noted, as having been made within the four years that he has had direction of our admirably efficient public schools.



PROF. JOHN E. BRADLEY, PH. D.

MINNEAPOLIS ACADEMY.

Among the educational institutions of Minnesota which, during the past few years, have made substantial progress, Minneapolis Academy is entitled to rank with the foremost. The school was first opened in 1879 for tutoring purposes connected with preparation for the State University, and soon became a place for students seeking general English and business courses of instruction. Along these lines it continued with varying success until the year 1884. In the autumn of that year it passed under the private management of the present Principal, Eugene D. Holmes, M. A. The plan and scope of the courses of study were now changed and the range of work so extended as to embrace full Classical, Scientific, Literary and English courses, leading to preparation for the better class of colleges, but with special reference to the requirements for admission to the Freshman class of the University of Minnesota. In carrying out this idea, the plan and experience of the leading academies of the Eastern states have been carefully studied. In this as in other states, the weakest point in our educational system is that at which the so-called secondary school stands. This is the time in the development of the great majority of young men and women when much depends on the inspiration and general zest which the pupils may desire from close and familiar contact with the energetic teacher. It is this place of a line, effective, efficient and morally as well as intellectually healthful school, that the Academy occupies; and which, limited numbers, close supervision and the utmost care in selection of instructors, makes it possible for such an institution to hold. It is within the range of this important work that the Minneapolis Academy has already won an enviable reputation for scholarship, moral influence and general efficiency. The system of discipline is firm but of the sort intended to brand a just sense of personal responsibility on the part of each individual student. Numbers are some index of success in institutions of this kind. The attendance has grown steadily with each year and with but little aid from advertising in

the usual ways. Its work has been its standing advertisement. In 1884 the year began with thirty-five pupils and its enrollment during the present scholastic year will be about one hundred and seventy-five. Of the first thirty-five, a half dozen expected to pursue higher courses of study; of the one hundred and seventy-five about one hundred and twenty-five are looking toward college or *special* higher courses. Aside from this wholly educational side of development, the Academy has made substantial progress. It is the first educational institution of a private nature in this city to erect a building and become incorporated

under the laws of the state. One year ago this month (January) an elegant brown stone building with all appointments necessary was so far completed as to accommodate the work. The accompanying cut will give some idea of the exterior. The interior is finished in oak and ash, is heated and ventilated by the most approved systems and will, when all of its laboratories are completed, accommodate two hundred students. The cost of building alone was \$25,000. The location is accessible from both sides of the river and from the interurban district, being only one block from the electric car line connecting the two cities. The plans for future improvements include dormitories for the accommodation of students. The institution now has sixty-three alumni and during the present year is represented at the University of Minnesota by seventy graduates and former students. Several of the best colleges and universities admit graduates of the Academy on diplomas, among which is the State University of Minnesota. The corps of teachers is superior and are without exception graduates of schools having a wide reputation. The faculty is composed as follows: Eugene D. Holmes, M. A., Principal, history and elocution; Miss Lydia K. Strohmeier, B. A., of the University of Minnesota, Lady Principal, German and English languages; Martin L. Fox, B. A., of Heidelberg University, Ohio, Latin and Greek languages; Miss Adeline Morehouse, of Rockford Seminary, assistant in history and English preparatory studies; Clark L. Herron, Ph. B., of Hillsdale College, Michigan, science and mathematics; Prof. L. W. Ballard, a well known and capable musician, teacher of violin and choral music; Miss Edith Howard Jones, from the New England Conservatory of Music at Boston, teacher of piano.



MINNEAPOLIS ACADEMY.

THE MINNEAPOLIS SCHOOL OF FINE ARTS is one of the most important educational institutions in the Northwest. It is commodiously quartered on the upper floor of the magnificent new Public Library building, where it enjoys every advantage of situation and equipment. The substantial encouragement which the Art School has met with during the last four years, warrants the Society in looking forward to the hearty support of the public in the future. It has been demonstrated beyond a doubt that there is need in the Northwest for just such an institution as the Minneapolis School of Fine Arts is designed to be, viz., a place where art students from the different states in the Northwest can obtain the same high grade of instruction that they would otherwise have to seek in New York. The advantages of this school have already been improved by many pupils from surrounding and distant states. The progress made by the members of the school has surprised the many friends of the institution as much as it has gratified them, and there is every reason to hope that the school will become a lasting object of pride to the city. This year the school has issued a handsome illustrated catalogue which gives full details as to the workings of the different classes, etc. Mr. Douglas Volk, formerly instructor at the Cooper Institute, New York, is the director of the Art School and he will furnish information or catalogues to anyone desiring such.

STANLEY HALL, an English and classical day school for girls was opened at No. 10 East Seventeenth street last September. The course of study provides for primary, grammar, college, preparatory and advanced classical departments. The opening of this school with an enrollment of forty-five pupils is a sufficient proof that Minneapolis parents endorse this course of study and the efforts put forth to open a thorough reliable school. Only experienced teachers are employed. It is probable that boarding, art and instrumental music departments will be added. For further particulars address, Olive Adele Evers and Elizabeth Wallace, principles.



STRYKER SEMINARY, ST. ANTHONY PARK, MINNESOTA.

This school was founded by the Misses Stryker, daughters of Rev. Peter Stryker, D. D., in the fall of 1884. It was then located in Minneapolis, at 628 University avenue south-east, and was only a day school. The principals were well prepared for their work, both being graduates of eastern schools and having studied a year in Germany. They were enthusiastic and capable. After the expiration of three years, the older sister married Mr Wm. W. Conner, of Minneapolis, and since that time Miss Anna K. Stryker, with her father to assist her as President, has carried on the work. A few boarding pupils were received into the family and every attention was bestowed upon their development. May 15th, 1889, the corner-stone of the present building was laid, and the following September the school was moved to its new quarters in St. Anthony Park, midway between the Twin Cities. The large grounds afford ample opportunity for out-door exercise and games. The situation is beautiful, commanding an extensive view of both cities and vicinity. The building is supplied with a full system of plumbing, heating and ventilation, and is lighted throughout by gas. The rooms are large, cheerful and convenient. Each bedroom accommodates two.

The number of boarding pupils is limited to twenty, and special attention is given to the mental, moral and physical development of each. Students may take the Seminary course or be prepared for college. A diploma is given to each graduate. The Seminary has its own cows and poultry and believes in the liberal use of fresh milk and eggs. A special arrangement may be made to have the horses or ponies of pupils kept at the Seminary stables. Parents wishing to send their daughters away to school cannot do better than to send to them to Stryker Seminary. Miss Stryker is fully competent to care for them, having now had seven years experience in teaching. The corps of teachers is as follows: Miss Eleanor F. Deem, graduate of Oxford Female College, Oxford, Ohio; Miss Julia V. Finney, graduate of Carleton College and special student at Wellesley College; Miss Harriet L. Hosack, graduate of Blairsville Seminary, Blairsville, Pennsylvania. The visiting teachers are: Miss Gussie E. Shryock, Piano, pupil of Prof. Carl V. Lachmund; Miss Fanny McLeod, Voice, pupil of Ernani; Herr Fritz Schlachter, Violin and Cello, formerly one of the Mendelssohn Quintette Club; Miss Marion Mudgett, Art, pupil of Prof. Douglas Volk; Mrs. Louise Jewel Manning, Elocution and Delsarte, from the Northwestern Conservatory of Music's School of Oratory. Mrs. E. D. Powers is Matron of the Seminary, and Mr. Henry C. Stryker Business Manager. Terms for boarding pupils, \$400 per year. Music and Art extra. For further particulars address Miss Anna K. Stryker, Principal, St. Anthony Park, Minnesota.

BOWER'S SCHOOL OF SHORTHAND.

This well known and popular school had its beginning in 1882 in two small rooms in the Segelbaum Block. After two years there the increased patronage compelled a move to larger quarters and two floors were taken on Nicollet avenue opposite the Syndicate Block. It was not long before a second change was necessary and the entire third floor over the New England Furniture Company's store on Sixth street was secured. The patronage of the school still continued to increase and Mr. Bower has now finally moved into the Globe Building where the school now occupies the whole of the eighth floor. Two large well lighted rooms are used for dictation purposes exclusively, another for typewriting, and there are also two elegantly appointed cloak rooms and Mr. Bower's private office. Mr. Bower is the only one now teaching stenography in this city that has any practical knowledge of the art of reporting. He makes a specialty of reporting the proceedings of conventions, and among the engagements he has recently filled are those at the National Woman's Christian Temperance Union convention, at Atlanta, Georgia, November 14th to 18th, and the National Wholesale Druggists' Association, at Washington, D. C., October 2nd to 6th. He gives his personal supervision to the school work during the entire winter. The grade of the school is very high, many of the members being graduates from high schools and various academic institutions. In addition to the large attendance at the school, a great many pupils receive instruction from Mr. Bower by mail. Graduates of the school to the number of several hundreds are now filling responsible positions, not only in this city and Minnesota, but in Nebraska, the Dakotas, Wisconsin, Montana, Missouri and several other states.



GEORGE B. BOWER.

Photograph by BRUSH.

A. W. PORTER, one of our finest singers and most successful teachers of music was born in Chelsea, Massachusetts. As a child he paid no special attention to music but on his voice developing into a rich,



A. W. PORTER.

Photograph by BRUSH.

St. Marks. He is a popular gentleman, standing well in his profession and with the public.

deep bass tone, he resolved to become a singer. His musical instructors were some of the finest in this country among whom were J. W. Adams, Signor Ardavani, George L. Osgood, M. W. Whitney, the great Boston basso and Dr. Guilmette, the far famed dramatic singer and others. He was always a hard student and has attained his present high position by hard work and untiring perseverance. After two years with the quartette choir of St. Luke's church, Chelsea, he became solo basso in the Warren Avenue Baptist church quartette, Boston and later in the Shawmut Avenue Baptist church when Rev. Wayland Hoyt was pastor. Professor Porter is an earnest student and a successful teacher of voice culture, whose principles he has succeeded in simplifying. Prof. Porter possesses a basso of unusually large compass, extending from C sharp below to F sharp above it is essentially a dramatic voice of rare quality, and for power it is equal to demands of all purposes that may be made upon it for church, concert, oratorios and opera. It is mellow and sympathetic enabling him to render music of tender and pathetic character a quality rare in a voice of so dramatic a character. He has taken the part of Elijah in the oratorio of that name and other difficult parts. He has resided here for eight years; for one-half of that time he has been basso at

MUSICAL INTERESTS.

Typical of the energetic business enterprises of the Northwest and standing in the front rank of successful and reliable merchants, is the house of W. J. DYER & BROTHER, dealers in all kinds of musical instruments and merchandise. Less than a score of years ago this concern was established on the basis of such slender capital as two young men fresh from the east had accumulated by their own industry; now it occupies the first place among the houses of its line west of Chicago—controls ample capital and does the largest business. Even in the prosperous Northwest this record of success has seldom been equalled.



W. J. DYER.

MR. W. J. DYER, the senior partner, received his business training in Boston, and at the same time cultivated a pronounced talent for music. He was organist in one of the Boston churches and a member of several musical societies and his tastes in this direction led him, upon coming west in 1870, to establish himself in the musical trade. From the start Mr. C. E. Dyer was associated with the business. The young firm commenced business in Faribault, Minnesota, where it established the Minnesota Conservatory of Music in connection with its business. This was the first attempt at maintaining a music school ever made in Minnesota. A branch at Mankato was opened but the superior advantages as a business point, of the then largest town in the state, led the Dyer brothers to dispose of their interests at Mankato and remove their Faribault business to St. Paul, in 1872. The newly transplanted business had almost immediately to contend with the panic of 1873, but by careful management, coupled with strict business integrity, the

storm was successfully weathered. In 1875 the field in Minneapolis attracted the enterprising young firm. Mr. C. E. Dyer at once took charge of the development of Minneapolis business with such success that a house was opened here in 1880 and in 1881 Mr. Dyer became a permanent resident here. At first the Minneapolis business occupied quarters on Hennepin avenue opposite the site of the West Hotel. In one year this store was outgrown and a removal was made to 408 and 410 Nicollet avenue. Only five years had elapsed when the requirements of business made another move imperative and the present store in the Syndicate Block, at 509 and 511 Nicollet avenue was leased.

It had been the aim of the Dyer brothers from the outset to foster and in every way encourage the art of music. They believed that the mission of the music dealer, with his unquestioned influence, included something more than "pounds, shillings and pence." Their removal to their present location afforded them the opportunity for increasing and developing their previous efforts in this line. On the upper floors of the building they fitted up a series of studios for the use of teachers, a room for chorus and orchestral practice and a tasteful little music hall which has come to be recognized as the most desirable place in the city for recitals and the lesser concerts. Again and again "Dyer Music Hall" has been used for the good of the cause or the encouragement of some musician struggling for a foothold. There is probably not a musician of standing in Minneapolis who has not been greatly benefitted by the influence of W. J. Dyer & Brother. Of the business facilities of the house, it is sufficient to say that it has a greater floor space than any



C. E. DYER.

Photograph by RUGG.

house west of Chicago; that every inch of this space is in use; that the stock carried is unquestionably larger and more complete than any other in the west, and that by direct importations and large purchases from manufacturers and original publishers, the concern is able to supply its customers with the best in the market, at prices that are a decided advantage to the purchaser, as compared with those demanded for inferior goods by less substantial dealers. W. J. Dyer and Brother is the only firm in the Northwest which imports musical instruments and merchandise. This department of the business has reached such proportions that throughout the music trade of Europe the house is known as one of the leading importers of this country. The class of business done by Messrs. Dyer & Brother is indicated by the line of instruments handled. These are the Steinway, Chickering, Ivers & Pond, Kranich & Bach, Ernest Gabler & Brother, and Pease pianos, and of organs, the Peloubet Reed Pipe church organs, the Wilcox & White parlor and "pneumatic symphony" organs, and the Dyer Brothers organ. This last is a new development of the firm's business. The Dyer organs are not "stencilled goods," but are manufactured by the firm. There are now four brothers in the partnership. A few years ago Mr. S. H. Dyer, who had been in the piano department for some time, and Mr. D. M. Dyer, manager of the imported goods department, were admitted to the firm. Their annual business now amounts to \$500,000; but the members of the firm of W. J. Dyer & Brother are justly more proud of their recognized position as a leading influence in the musical life of the Northwest, than of the excess of their aggregate sales over those of their competitors.

HERMAN EMIL ZOCH, who holds a prominent position among the musicians of the Northwest, is a native of Germany. He received his musical education at the Royal Conservatory at Leipzig, which he entered in 1873 and from which he graduated after three years study, taking first honors in a class of students of from five to six years work.



HERMAN EMIL ZOCH

Photograph by BRUSH.

During his conservatory course he attended the Leipzig University lectures. Mr. Zoch's teachers in counterpoint and composition were Professors Reinecke and Jadassohn; in piano, Coccius, Jadassohn and Carl Reinecke. After graduating Mr. Zoch spent seven months in Paris, hearing the great players and studying concert programs. He then lived two years in Munich, forming acquaintances with the best musicians of the city and foremost among them Joseph Reinberger, the great composer. After giving piano recitals in Munich, Berlin, Leipzig and Vienna, with great success, he came to America, in 1884, determined to seek a newer and larger field for the exercise of his talents as a pianist and his gift for imparting musical knowledge to others. Soon after his arrival in this country he selected Minneapolis as the most favorable place for establishing himself. Mr. Zoch's record in Minneapolis has been one of uninterrupted success. Immediately upon his arrival he was recognized as one of the leading musicians of the city and his time has been fully occupied with the pupils who wished to receive his instruction. But notwithstanding the demand upon his strength which constant teaching enforced, he has proven himself an indefatigable student and has devoted a great deal of time to practice and concert playing. There

have been few concerts in which local talent has played a prominent part in which his name has not been upon the program and in addition he has given about thirty recitals of his own. In these recitals, piano music, and piano music by a single artist, has usually been the sole attraction, and yet they have been very largely attended and have attracted wide attention. Few artists would have attempted so bold a scheme and few could have been so successful in carrying it out. His programs denoted the possession of a phenomenal repertoire. Names like these are common: Beethoven (Sonatas, op. 53, 57, 81, 111, etc.), Schumann, Chopin, Brahms, Liszt, Rheinberger, Saint Saens, Moszkowski, Schubert, Mendelssohn, Mozart, Bach, Rubenstein, Haendel, Henselt, Joseffy, Jensen, Raff, Tausig, Scarlatti, Heller, Wagner, Reinecke and a host of others—and these famous composers are represented by their best and most prominent works on Mr. Zoch's programs. Mr. Zoch has made several successful concert tours in the East, playing in Boston, Philadelphia, Cleveland, Syracuse, St. Louis and other cities with great success. Abroad, as at home, he has received most flattering notices from the music critics of the daily papers. Mr. Zoch has recently moved into an elegant suite of rooms in the new Century building at the corner of First avenue south and Fourth street.

THE MINNEAPOLIS JOURNAL

"Poor Richard" says: "Never put off till to-morrow what you can do to-day." No more apt illustration of the wisdom of "Poor Richard's" proposition has ever presented itself than is afforded by the publication of the news of the day in the daily newspaper.

The first daily newspaper was The Daily Courant issued in London in 1709. It was a morning paper. The first evening paper was not issued till nearly three-quarters of a century afterwards. The evening newspaper is the product of a later period and of greatly improved facilities. In these later days the facilities for the prompt collection of news, speedy preparation for the press and rapid printing and distribution have been brought to such a high degree of perfection that the time absorbed by the morning paper system in the leisurely preparation of the news in voluminous and bulky form, requiring the interval of a whole night, has come to be looked upon as just that much time lost, and this is not an age which excuses the loss of time, particularly in its newspapers. There is no time to lose. The morning paper, with all its triumphs, is conducted on a wrong principle. It insists on withholding the news from the reader when he wants it, and has time to read it, and on giving it to him just when he does not want it and has no time to read it.

The morning paper is rapidly surrendering its prestige and its circulation, and its business to the evening paper. It is a forced surrender. It is not necessary to assume that this is because the evening paper is better than the morning paper, although the evening paper has improved more rapidly of late years than the morning. But it is in the greater adaptation of itself to the popular demand that the evening paper secures its greatest advantage. The morning paper having chosen to postpone its publication of the news of to-day till to-morrow, does not, and ought not to expect to excite, in the busiest hour of the following day, the same interest with its then comparatively stale recital, as that created by the publication of substantially the same matter the previous evening. There is a difference in this respect between the evening and the morning paper akin to that between the morning paper and the weekly, it is a matter of time. People take daily papers in preference to weekly papers chiefly because they cannot content themselves to wait for the weekly review to know what has happened. Why should they be asked to wait till to-morrow for the news of to-day, if they can just as well have it to-day? And they can just as well have it to-day; the evening paper gives it to them.

THE JOURNAL is a successful evening newspaper and perhaps it may with propriety refer here briefly to some of the steps by which it has secured the largest circulation of any newspaper published in the northwest. THE JOURNAL was born in 1878. It was started by a trio of young men whose principal resources were capability, industry and pluck. It led a precarious existence for a time and passed through many crises in the early years of its history, but its possibilities finally attracted the attention of sufficient capital to make it a profitable and vigorous institution. It shared in and contributed to the prosperity of the city of its publication, and in the fall of 1885, when it passed into the control of its present management, it had a daily circulation of about 10,000 copies.

When the present business and editorial management took charge of the paper its facilities were greatly improved, and by diligent and careful attention to the legitimate business of publishing a high-toned, reliable and enterprising newspaper, THE JOURNAL has been brought to that point where its daily circulation of over 31,000 copies exceeds the combined daily circulation of any two other northwestern newspapers, and this commanding lead has been secured, too, simply on its merits as a newspaper. While its contemporaries have resorted to all sorts of schemes to secure circulation, THE JOURNAL, under its present management, has never offered a premium or cut a rate.

Nor has its history been one of uninterrupted good fortune. It has had its difficulties to contend

with, in the general business depression and in other ways, but perhaps most serious of all in the destruction of its plant by fire. THE JOURNAL was an occupant of the old Tribune building which burned the night of November 30, 1889, with such dreadful loss of life, and at that time lost its entire plant, though it did not miss a single issue, not even a noon edition on the following day of publication.

At the time of the fire THE JOURNAL's own building, now occupied by it and by a number of other daily and weekly newspapers, was in course of erection. It was pushed to completion as rapidly as possible and six weeks later was occupied by THE JOURNAL with a complete new plant. This building occu-

pies two numbers, 47 and 49 South Fourth street, and is a handsome stone front, four stories above a high basement. There are larger and more imposing so-called newspaper buildings in the state, but this house was built primarily for a newspaper building and none in the state are more admirably adapted to the uses for which it was intended. A handsome and commodious business office occupies the front of No. 47; back of it on the same floor is the mailing room, a large apartment equipped with every facility for rapid handling of the largest mail list sent out by any daily paper in Minnesota. The whole second floor of No. 47 and part of No. 49 is occupied by the editorial rooms of THE JOURNAL. On the fourth floor, and occupying that entire story, are located the composing, proof reading and stereotyping rooms. The entire basement is occupied by the JOURNAL and is used for pressroom, city carriers' room, newsboy's room and engine and boiler rooms, and the storage of printing stock. The Press room is equipped with three Potter web perfecting presses, all three of which are in regular daily use; THE JOURNAL being the only daily paper in the state requiring three fast presses to print its regular daily editions. These presses are adjustable and can be fixed to print four or eight pages, six, seven or eight columns to the page. They are of the latest improved patterns and have a capacity of 12,000 eight page papers an hour for each press. It may not be understood by every reader why an hourly capacity of 36,000 should be necessary for a circulation of 31,000. Well, presses cost money and they were not provided to the extent of such a large printing capacity without the necessity existing for them, a necessity that will be better appreciated when attention is called to the fact that the necessity of prompt delivery to the subscribers in the city and to the early evening trains requires that the bulk of the edition be gotten out of the building as rapidly as a large force of carriers and mailing clerks can handle them. To manufacture 31,000 eight page JOURNALS these three presses consume every day eight rolls of white paper, weighing 500 pounds each, amounting to two tons; and also 53 pounds of ink a day. The motive power is furnished by two 70 horse power Porter engines so attached that one or both may be used as desired. A feature of the mechanical equipment is an ingenious contrivance something like a broad belt which carries the papers from the presses to the mailing room on the first floor. All the latest appliances for labor saving and speed making are provided. An office telephone system connects all the rooms of the business, editorial and mechanical departments and a pneumatic tube, operated by an electric motor, conveys copy, proof and other light packages between the business, editorial and composing rooms.

So much for the house the JOURNAL lives in and, in a general way, for the conveniences provided in it for the publication of a newspaper. In its news service THE JOURNAL is well equipped. It is the only member of the Western Associated Press among the afternoon papers of Minneapolis and St. Paul and owns the exclusive right to use the day report of the United Press in Minneapolis. These two associations have their own leased wires which run between Minneapolis and Chicago, terminating here in both cases in the editorial rooms of THE JOURNAL, and they bring to THE JOURNAL daily about 20,000 words of general telegraphic news from all parts of the world. Special wires from the general offices of the Western Union and the North American Telegraph companies connect THE JOURNAL office directly with all telegraph points in the Northwest, and the telegraphic correspondence from THE JOURNAL's Washington bureau and from its 250 special correspondents throughout the Northwest is delivered in the



JOURNAL BUILDING.

JOURNAL office over these wires. No western newspaper has a better news service. THE JOURNAL is recognized as the leader in its local field, a claim which is well substantiated by the fact that it has a daily circulation in Minneapolis considerably larger than the city circulation of all its contemporaries combined, while its faithfulness in collecting the news of the northwest is rewarded by the largest circulation in Minnesota (outside of Minneapolis), in Wisconsin, Iowa, the Dakotas and Montana, and has reached the handsome figure of 14000 daily—an outside circulation several thousand in excess of that of any other paper in Minneapolis or St. Paul. Special pains have been taken to make THE JOURNAL valuable to the business men of the Northwest. Its market reports, prepared and published on the day the transactions reported occur are delivered throughout the northwest twelve to twenty-four hours in advance of publication and delivery of the same news by its morning contemporaries. In addition to the very full reports of Washington news received from both the Western Associated Press and the United Press, THE JOURNAL maintains its own



L. SWIFT, JR., MANAGER,

Washington bureau and in its special Washington service devotes particular attention to matters at the national capital of peculiar interest to its northwestern readers.

News value makes circulation and circulation makes advertising value. THE JOURNAL has always under its present management, recognized the right of the advertiser to know just what he was buying. It publishes a sworn statement of circulation every day and its subscription books and press room are always open to anyone who may wish to verify its claims as to circulation. There is no more reason why the advertiser should not know the exact value of the space he buys, measured in thousands of circulation, than that the purchaser of any other article should not know the quality and value of that which he buys. THE JOURNAL has over 31,000 daily circulation and sells its advertising space strictly on that basis. Its claim to be the best advertising medium in the northwest is undisputed.

THE JOURNAL is under the business management of L. Swift, Jr., and under the editorial management of J. S. McLain.



JOURNAL BUSINESS OFFICE.



JOURNAL PRESS ROOM—THREE PRESESS.

What the Business Men of Minneapolis think of The Journal.

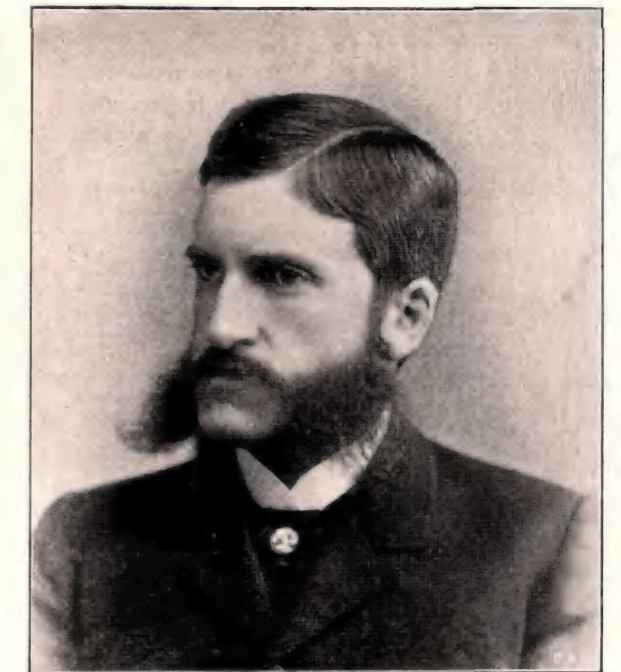
Extracts from autograph letters and voluntary expressions of praise in regard to The Journal as an advertising medium.

Wm. Donaldson & Co., (Glass Block).—"We have no hesitation in pronouncing it (THE JOURNAL) the best advertising medium in the northwest to-day.

Bradstreet, Thurber & Co. (Furniture).—"We consider THE JOURNAL the best advertising medium for Minneapolis."

Segelbaum Bros. (Dry Goods).—"For general advertising purposes we know THE JOURNAL to be the best medium we use."

Madame Coe (Millinery).—"I consider THE JOURNAL to be far the best advertising medium in the Northwest."



J. S. McLAIN, EDITOR.

S. E. Olson & Co. (Dry Goods).—"We regard THE JOURNAL almost indispensable as a medium."

J. C. Joyslin (Cigars).—"I consider your paper the best medium in the northwest."

W. L. Harris (N.E. Furniture Co.).—"THE JOURNAL is the best medium to be obtained."

Altman & Co. (Clothing).—"Referring to our mail orders, we get better results than from any other medium."

R. S. Goodfellow & Co. (Dry Goods).—"We believe THE JOURNAL to be the best medium for Minneapolis trade."

Hubert Bown.—"I get more answers from THE JOURNAL want columns than from all the other dailies combined."

R. H. Newlon.—"I have used THE JOURNAL want columns for the past six years and find that I get more returns from my rental lists there than from any other Minneapolis paper. I use your paper almost exclusively."

THE MUNICIPAL GOVERNMENT.

Minneapolis is governed under a charter which is the outgrowth of a consolidation charter secured from the legislature twenty years ago when the two cities of Minneapolis and St. Anthony were united. Additions, amendments and repeals have almost entirely changed the character of the original document, but it has in the main served the city well and aside from occasional mistakes, arising from mixing party politics with municipal affairs, the city has, on the whole, been fairly well governed, under its much tinkered charter. At the head of the city government is a mayor chosen directly by the people. He is vested with only nominal authority, outside of the control of the police department. A common council is composed of two aldermen from each of the thirteen Wards in the city. This body has the largest share of the municipal authority. Its duties consist in the general conduct of all public works, the fire department, the department of public health, the care of the city's poor, the management of some minor departments and the financial and general legislation of the municipality. The council elects the city clerk, engineer, chief of fire department, superintendent and supervisor of water works, city assessor and numerous minor officials. It confirms the few appointments allowed the mayor and may pass any ordinance over the mayor's veto by a two-thirds vote. In the engineering department, the construction of bridges, sewers, water works, street grading and paving and other public works, are planned and superintended by the engineer and his assistants, under the supervision of council committees. The board of health is composed of a health commissioner elected by the council and several members acting ex-officio. The schools, parks and public library are under the control of separate boards, acting entirely independent of the general city government, except that the city treasurer is custodian of their funds and the mayor is an ex-officio member of the two latter bodies, while in certain matters all the boards act in conjunction with the council. The wisdom of keeping these three departments apart from the general city government has been manifest by the remarkable record of the past few years. Minneapolis has the finest public school system in the country and her buildings are better adapted to school purposes, better lighted and ventilated, and erected at less cost, than those of any other large city in the United States. The public library building is unequalled for efficiency and architectural beauty and though only opened a year ago has upwards of 50,000 volumes and an unparalleled patronage by the public. Less than ten years of work on the park system has produced a marvelous result. At the present time few cities in the world have a larger park area, in proportion to population, and none in the country can show anything so picturesquely beautiful. These results have been obtained by the application, in these three departments, of the strictest business principles. Party politics have usually been set aside in the selection of members of these boards and men of high standing have served for long terms subserving their private interests to the public good.

SOLON ARMSTRONG was born in the state of New Hampshire and received a common school education in the Granite State, graduating at Wesleyan University, Middletown, Connecticut, in 1856. He came West and located at St. Anthony in May, 1857, entering the law office of Lawrence S. Lochren. He was admitted to the bar in the District Court of Hennepin County, Territory of Minnesota, in 1857 and elected justice of the peace, holding the office until 1864. During the following year he was attached to the quartermaster's department and accompanied General Thomas' brigade across Minnesota and Dakota to the Missouri River where they joined General Sully's expedition against the Sioux Indians in the Bad Lands. After the return of the expedition he was stationed at Fort Ripley until the fall of 1865. He held the office of city clerk and city justice of the peace at the time of the consolidation of the two cities—St. Anthony and Minneapolis. For several years Mr. Armstrong was a member of the Board of Education of the East Division. From 1873 to 1878



THE JOURNAL COMPOSING ROOM.

he was a member of the Minneapolis City Council and was selected to preside over that body during the last two years of his term. Mr. Armstrong was elected last November as Comptroller of the City of Minneapolis, for the term of two years.

PHILLIP B. WINSTON was born in Hanover county, Virginia, in 1845. He came from a good revolutionary stock. The sons of the first families of Virginia have been noted from the earliest days of the republic for their culture and eloquence and their leadership in public affairs. Winston is a gallant and worthy descendant of one of these families and possesses in a large degree, their finest characteristics. In perfect physique, in noble bearing, in genial courtesy, in thorough manliness, Mr. Winston is pre-eminent. He is a specimen of that rare combination of southern spirit with northern pluck and industry. Mr. Winston fought on the wrong side during the war, it



PHILLIP B. WINSTON.

is true. He entered the army as a mere boy with others from that section where loyalty to state was held to be higher than loyalty to country. He learned then and has learned since a devotion to the broader principles which underlie the American Union, and the stars and stripes have to-day in Minneapolis no more enthusiastic worshiper than Phillip B. Winston. Coming out of the war impoverished he acknowledged not only the superior arms but the superior industrial power of the north. He did not share the views of many of his associates who had been corrupted by contact with slavery. Mr. Winston honored labor, and, coming to Minneapolis in 1872, went to work with pick and shovel until his superior training as a civil engineer soon brought him into notice and gave him positions of profit and responsibility. Commencing with small undertakings on his own account as a contractor, he was soon entrusted with larger contracts.

He became famous as a labor general, and to him as much as any other one man in Minneapolis, is due the rapid railroad development which has placed Minnesota and the new northwest 20 years ahead of their time, eclipsing older states and territories in rapidly developing wealth and population. Mr. Winston ran for mayor of Minneapolis in 1888 and was defeated by E. C. Babb but in 1890 he defeated E. G. Potter for the same office and was elected mayor of Minneapolis by about six thousand majority.

JOSEPH INGENHUTT was born in Rhine Province, Prussia, September 8th, 1846, and came to this country in 1863. Mr. Ingenhutt always lays great stress on the fact that he came to the First Ward, Minneapolis, bought a piece of land and is living on it yet. He was a teacher in the German Catholic school in 1865. He is one of the largest real estate owners in Minneapolis, owning among other property one-half mile fronting on the river, which is his present home and farm. He was re-elected to the Council last November for two years and was Park Commissioner for four years. He was married in 1879 to Miss Mary Keating and has four children—John, Anthony and Thomas Sylvester, and one daughter, Mary Gertrude.



"A Victory is twice itself when the
Achiever brings honor full numbered."
—Shakespeare.

The Well Known House of Bradstreet, Thurber & Co.

The leading Furnishers and Decorators of the Northwest, or rather, of the West, have in their long business career, achieved honors without number, and have been most successful in all of their undertakings. Mr. J. S. Bradstreet, President of the above Company, commenced business in 1876. In 1878 a partnership was formed with Mr. E. J. Phelps, under the name of Phelps & Bradstreet, who continued in the house furnishing and decorating business until the fall of 1882, when Mr. Phelps sold his interest to Mr. Dexter Thurber, of Providence, Rhode Island. The business was then conducted under the firm name of Bradstreet, Thurber & Co. until November 22, 1886 when it was incorporated using the same name, their present quarters, are a six story building, shown by the photograph on this page, making a most complete store for their business and of a central location. It is 66 feet front and 150 feet deep, giving a floor space of about 70,000 square-feet, every part of which is fully occupied. The top or sixth floor is used as store-room for duplicate stock. The entire fifth floor has been transformed into a beautiful Carpet room, now filled with splendid lines of carpets which is a new departure for this house. On the fourth floor will be found all kinds of Library, Office and Dining-room furniture. On the third floor are Chamber Suits and Folding Beds. On the second floor will be found all the newest designs in Parlor Furniture, with two rooms for displaying the different effects. The first floor is occupied by their extensive Drapery Department, together with the display of antique and fancy furniture, while in the rear are the public and private offices.



513-515-517 NICOLLET AVENUE.



In the basement are to be found a line of common and medium goods.

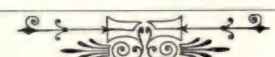
The house now carry on an extensive House Decorating and Furnishing business, having just completed a new factory building for the purpose of manufacturing special designs and all kinds of order work. It is a four story brick building and located on Grant Street between Nicollet and First avenue south, convenient to their salesrooms, so that they are now prepared to take a house from the plasterer and completely finish it, including frescoing, papering, carpets, furniture, draperies, etc., either from stock or from special designs. This not only includes homes, but also hotels, restaurants, clubs, lodge or banking rooms, offices, etc.

The trade of this house extends to all parts of the United States, so wide is their reputation for artistic work and fairness in all business relations. The store itself is counted by all visitors as one of the sights of the city, not only for the beauty of the stock carried in every department, but also for the rare and novel curiosities that Mr. Bradstreet has collected on his different foreign trips to nearly all parts of the globe.

To Mr. Dexter Thurber, Secretary and Treasurer of the Company, great credit is due as a most able financier, as he has had full charge of the finances of the corporation since its inception, and the present standing of Bradstreet, Thurber & Company is ample proof of his ability.

Mr. C. H. Badger, the junior member and general manager, came to this city in 1879, and has been with the firm since 1881, and is so well known that his qualifications for his part of the business need no commendation.

In conclusion, if any of our readers desire perfect satisfaction, they should be sure and deal with Bradstreet, Thurber & Company.





DEXTER THURBER.



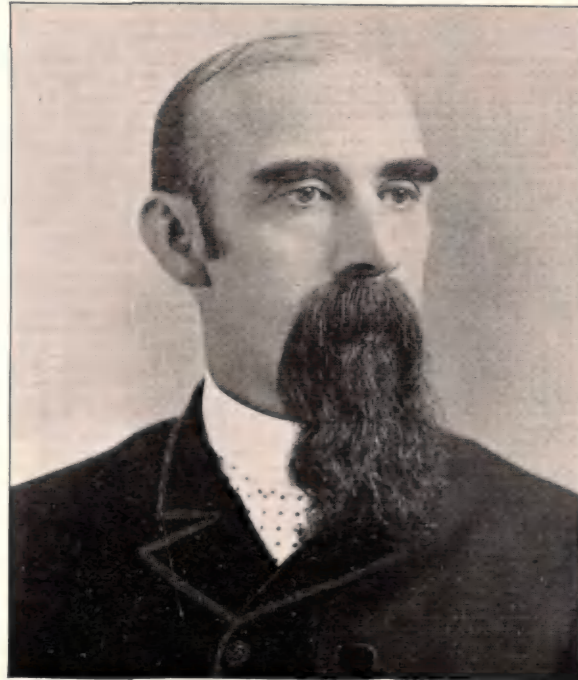
JOHN S. BRADSTREET.



CHAS. H. BADGER.

Bradstreet, Thurber & Company.

R. R. HENDERSON is one of the leading furnishing goods dealers of Minneapolis and a conspicuous and valued citizen, apart from his business enterprises. Mr. Henderson was born at Washington, Washington County, Pennsylvania, fifty years ago. He studied at Washington College. In 1857 he went to Delaware, Ohio, and engaged in railroading for a couple of years.



R. R. HENDERSON.

Photograph by JACOBY.

During the spring of 1859 he started for the mining country of the Rocky Mountains. In those days a trip across the plains, and life in the mining regions was attended with no end of adventure and not a little danger and liability to hardship and privation. Major Henderson's party of four left Leavenworth, Kansas, on April 4th, 1859, driving three yoke of cattle, and spent fifty-four days in reaching Denver. For a year Major Henderson remained in the West, prospecting and mining and then he returned to Ohio, where he became book-keeper for W. W. Woods, a grain dealer, at Marysville. When the war broke out he enlisted—April 17th, 1861—as a private in Company F Thirteenth Ohio Infantry, serving with the regiment until the battle of Shiloh, April 7th, 1862. In the meantime he had been promoted successively to the position of sergeant-major, first lieutenant and adjutant and was captain of Company I at Shiloh. He was with General Buel's forces which arrived from Nashville in time to help Grant fight the second day of the battle. While charging the famous Washington Battery of New Orleans, Captain Henderson was badly wounded. He was taken to Mound City hospital and afterwards to his home and underwent much suffering before recovering. For his gallantry at Shiloh he was promoted to the rank of major of the one hundred and twenty-first Regiment, Ohio Volunteer Infantry, on September 10th, 1862. Major Henderson served three years, returning to Marysville at the close of the war and engaging in the dry goods business, the firm being Whelply & Henderson. From Marysville, in 1868, he moved to Delaware, to engage in the business of merchant tailoring and men's furnishing goods and continued there until 1881 when he came to Minneapolis and purchased the interest of C. A. Fuller, in the firm of Fuller & Simpson, which then became Simpson & Henderson. This firm carried on a men's furnishing goods business and operated a laundry until August 4th, 1890, when Major Henderson bought Mr. Simpson's interest in the retail store and has since conducted the business under his own name. The laundry business was incorporated and Major Henderson became president. In business he has been very successful and his establishment is known as carrying the most select stock in the city. He has a large fashionable trade.

Major Henderson has been frequently called upon to serve in public positions. While a resident of Delaware he was for six years a trustee of the Girl's Industrial Home, first being appointed by Governor R. M. Bishop, Democrat, and afterwards re-appointed by Governor C. A. Foster, Republican. At the time of the organization of the Minnesota Soldier's Home, Governor A. R. McGill appointed Major Henderson a trustee, and his period of efficient service was opened with his successful effort to have the Home located at Minnehaha Falls. Previous to that time he had become prominent in Grand Army of the Republic circles and he has held important offices in that organization. On January 5th, 1891, Major Henderson was appointed chief of the Minneapolis police force by Mayor P. B. Winston. Major Henderson's experience in military discipline, his skill as an organizer and unquestioned integrity, fit him for this responsible position.

CHARLES P. LOVELL was born November 2nd, 1837, in Hyde Park, Vermont. Early in 1844 his father came west, living a short time in Milwaukee. He finally located in Dodge County, Wisconsin, in 1845, where two years later his father died. The family scattered and Charles P. worked on a farm in summer and attended school in winter. He came to Minnesota in the summer of 1857 and worked on a farm in Steele County. The fall of the same year he went to Story County, Iowa, remaining there two years. He started for Pikes Peak in 1859 and arrived at Denver on April 19th. Denver's population was fifty and log houses covered with dirt and Indians predominated. He returned to Iowa but the following spring his health made it necessary for him to try further west again and he drifted to Denver. He went to work in the mines and saving money invested in a claim with a friend with good luck, for sixteen months later he drew out \$20,000. He came to Minneapolis ten years ago and was elected to represent the Fifth Ward as alderman in 1888 for four years. He is a director of the Board of Trade, Business Men's Union and Exposition, also vice-president of the Metropolitan Bank, the Minneapolis Plow Works and The Swinburne Printing Company.

E. G. POTTER was born in 1851, at Adams, New York. He came to Minneapolis in 1881, started in the produce commission business which he has brought up to \$410,000 a year. He is now senior member of the firm of Potter, Lucas & Co., and besides the president and general manager of the Minnesota Creamery Co., with twenty creameries and a yearly produce of \$850,000. He has been president of the Minnesota Dairymen's Association, and has been a leader in developing the dairy interests of the northwest.



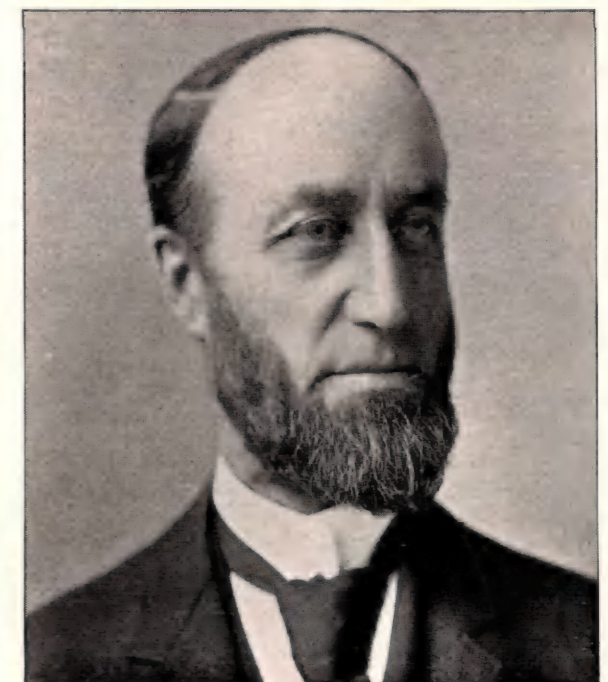
E. G. POTTER

Photograph by BRUSH.

He was elected a member of the council from the Fourth ward by a majority of 1,300 votes over the former incumbent and as chairman of the committee on claims and member of others has done valuable service, his vote always being on the side of honesty and of progress. Never dodging an issue or a vote he is squarely on the record in behalf of labor, of reduction in taxation, in reform in various directions. Mr. Potter is a genial, liberal gentleman; not only a well wisher, but a helper in many social and benevolent organizations. No man ever served in our council who obtained so quickly and so thoroughly the earnest respect of his associates. Probably no man in Minneapolis is more loyal to its best interests and broader minded in his views as to how to promote its progress and prosperity. Though there are many ambitious and capable men in the republican party of Minneapolis, Mr. Potter was selected last fall as the most fitting candidate for mayor. He made an able canvas, pleasing the people everywhere by his easy pleasant address and his business-like straightforward way of discussing future questions. He was defeated through no weakness nor fault of his own but overwhelmed with the entire city and county ticket by a Democratic "tidal wave." He has won many friends by his vigorous and gentlemanly canvas and has before him a promising future.

S. B. LOYE & SONS, the prominent and progressive Harness and Saddlery firm, is one of the oldest and most reliable in the city. Mr. S. B. Loye, the senior partner, was born in Chatham, New Brunswick, in 1835 and learned harness-making in his native town, before he reached the age of twenty years. After a short time spent in Maine and Kansas he removed to Minnesota, in 1857, locating first at St. Paul. Several years experience in that village convinced him that the seat of destiny was further West, and in 1868 he located in Minneapolis and began business as one of the firm of Greeley, Loye & Company, which later changed to Loye, Harrison & Knight, and a few years ago to S. B. Loye & Sons. Always a consistent, energetic Republican, Mr. Loye did good service in securing the election of Abraham Lincoln to the Presidency, while he was yet too young to vote, and he has been an active member of the Republican party ever since. He has served two years in the City Council, acting on many of the most important committees, and establishing a reputation for perfect rectitude and entire honesty, and he has recently been re-elected for a further term of four years.

From small beginnings, the business of S. B. Loye & Sons has developed into one of the most extensive and solid harness and saddlery concerns in the Northwest. Everything in the line of harness, saddlery hardware and harness supplies can be found at their present location, 114 Washington avenue south, and customers may be sure of the most careful and courteous attention and honorable treatment.



S. B. LOYE.

Photograph by BRUSH.

AUGUST H. RUNGE was born in New York City, February 12th, 1852, and received a common school education. He had a hankering for the sea, especially the navy, but being under age there seemed to be no possible chance for him, until his uncle was brought into play. This gentleman being a noted politician,

remarked to Mrs. Runge: "You get the papers and I'll do the rest." The papers were duly made out, placing his age at fifteen years on the last birthday, three years older than he actually was, but Gus' physical stature was such that he passed without any trouble. When his mother and his uncle appeared before the notary, his uncle said: "My sister will swear to everything on that paper but the age." On the 22nd day of September, 1864, he appeared on board the ship "Savannah," lying in the Brooklyn navy yard. A few weeks later he was transferred to the Atlantic Squad-



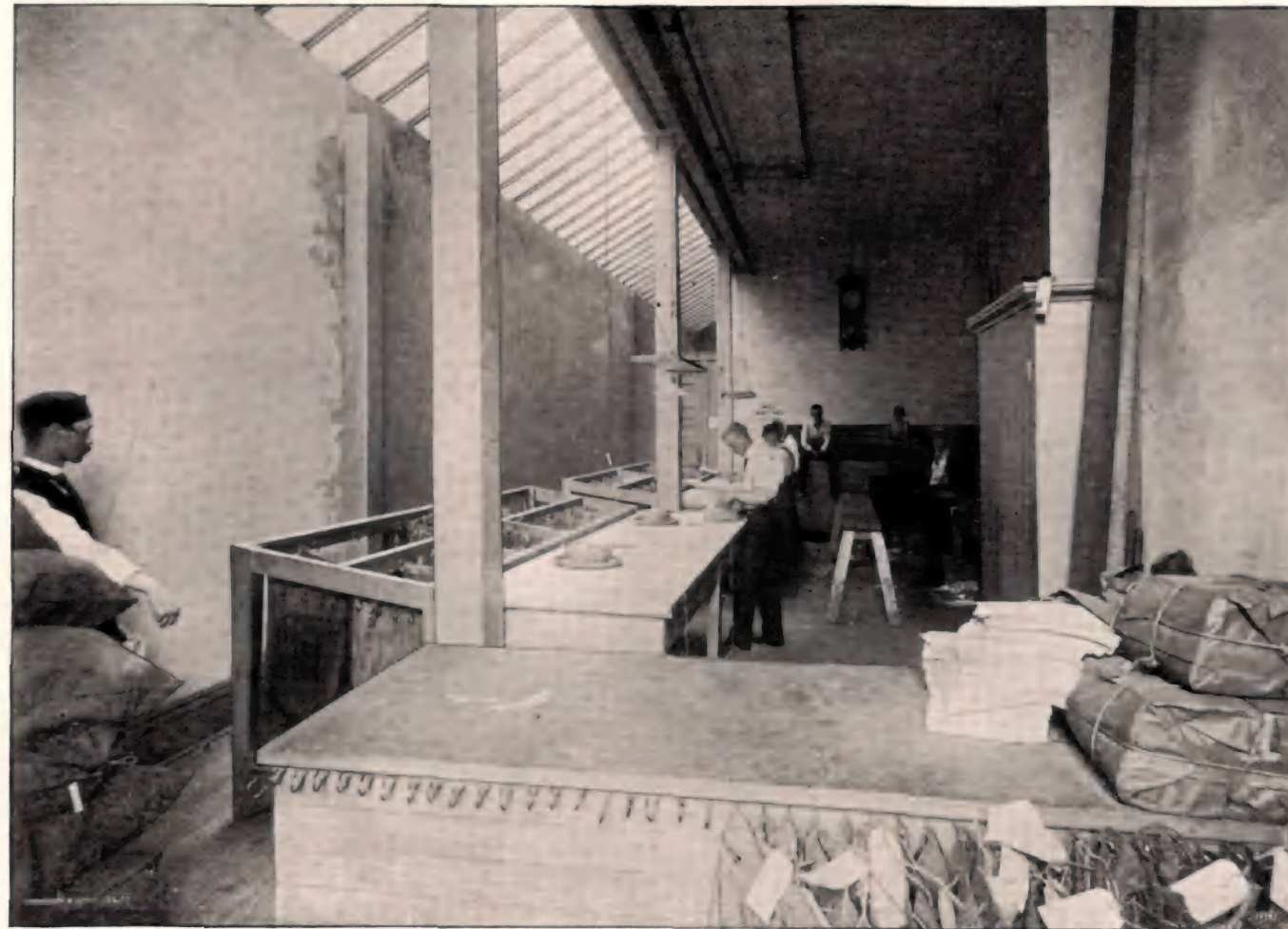
AUGUST H. RUNGE.

ron under Admiral Porter, and at the close of the war he was transferred to the European Squadron, and then to the Pacific. On March 1st, 1870, he was honorably discharged as a full fledged seaman. He then went to the Oil Regions and learnt all the ins and outs of the business, from the drilling of a well to the repairing of all machinery and handling of the same. This practical knowledge, together with the seamanship and discipline learnt while in the navy, has been of great advantage to him in his new office. In October, 1873, he assumed charge of the steam plant for the Minneapolis Tribune in the City Hall, and in October 1874, he joined the volunteer fire department as a member of Hook and Ladder Company Number 1, and in 1878 he was elected First Assistant Foreman of that company, and in 1879 was elected Foreman. In July of that year the volunteer department was disbanded, and he was appointed Foreman of Hook and Ladder Number 1, under Chief Engineer, W.M. Brackett. Upon the death of First Assistant Chief Neil Fredericks, in December, 1881, he was appointed Second Assistant Chief, and on the retirement of Chief Brackett in 1882, he was appointed First Assistant Chief Engineer and held that position until January 5th, 1891, when he was appointed Chief Engineer. Chief Runge was married February 12th, 1876, to Louisa, eldest daughter of the Honorable August Von Ende, and has two children, Mable and Hazel.

ANDREW RINKER, City Engineer, was born in Philadelphia, Pennsylvania, April 15th, 1849, entered the engineering department of that city from the high school, at the age of eighteen years, was connected with the department of surveys in the ninth district surveyor's office and the Registry Bureau, for four years, until June, 1871, when he came to Minneapolis to accept the position of Assistant City Engineer. Occupied that position until the spring of 1875. During the two years following was engaged in the work of his profession in a private capacity. In April, 1877, was elected City Engineer and has held the position since that time, a period of nearly fourteen years. Has recently been appointed for another term of two years. During the time he has occupied the position he now holds, he has passed through eleven municipal administrations in this city, beginning with that of the Hon. ex-Mayor, John DeLaittre. During Mr. Rinker's connec-

tion with the engineering department, practically all the public works now in the city have been constructed, and the office force has grown from that of a city engineer, with two or three assistants, to its present proportions, employing a force of over forty assistants.

The fact that the first brick was laid in the first public sewer in this city on the day that Mr. Rinker entered the department may be considered as a coincidence. The work of constructing the sewer system began that day (June 15th, 1871) and nearly the entire system, as it now exists, has been built under his direction and supervision. He has had general charge of the building of every highway bridge now spanning the Mississippi River within the city limits, excepting the one at Lake street. All the street paving, curbing and stone sidewalk in the streets of Minneapolis



JOURNAL MAILING ROOM.

CHARLES O. HUNTRESS was born in Auburn, Maine, on March 15th, 1848. In 1859 he came west and helped to open up a farm on the western frontier of Kansas until 1870. In 1874 he graduated from the Scientific Department of Dartmouth College and was awarded the honor of valedictorian of his class. He came west again in the following year and being tendered the position of principal of the High School of Faribault, Minnesota, he located in that town. He moved to Minneapolis in the fall of 1876, in order to fill the position of principal of the Franklin School. He filled this position for two years, with such satisfactory results that he was made principal of the Washington School. He resigned from this position in order to enter the City Engineers office, in 1882 and has filled the position of Assistant City Engineer since 1885.



ANDREW RINKER.

Photograph by JACOBY.

have been built under his direction. There is scarcely a public improvement in the engineering line, built at the expense of the municipality and costing in the aggregate, millions of dollars, with which he has not been more or less intimately connected.



CHARLES O. HUNTRESS.

CYRUS L. SNYDER was born February 1st 1831, in Somerset, Pennsylvania. He came west in 1857 and located at Glencoe, McLeod County, Minnesota, and for the following three years gave his attention to farming and lumbering. In 1857 he was appointed sheriff of the County by Governor Ramsey. In September, 1861, he recruited Company B. of the Fourth Minnesota, was commissioned by the Governor, and was at the front until the fall of Vicksburg. He then received a recruiting commission from Governor Curtiss, of Pennsylvania. He raised a company at Somerset, Pennsylvania, (his birth-place) which was attached to the 205th Pennsylvania Artillery, and served in the defense of Washington, D. C., until the close of the war. Was mustered out with the regiment in May, 1865. He removed to Minneapolis and was engaged in the Fuel business for a couple of years, after which he purchased the City Issue, of what afterwards became known as the Minneapolis Tribune, being associated with this interest for thirteen years. He was elected to the Common Council in 1873 and served until 1880. During the latter year he received the well-merited honor of the Presidency of the Council. Captain Snyder was then successively Superintendent of Poor, Collector for three years, re-elected Superintendent of Poor, County Commissioner for three years, and finally was again re-elected Superintendent of Poor, which position he now fills, with credit to himself and honor to the City. In 1855 he married Miss Maggie Cunningham, of Somerset, Pennsylvania, and his children, James, Annie, Grace and Charles were all born and raised in Minnesota.

FRANK T. MOODY, Registrar of the Minneapolis Water Works, was born in Waterbury, Vermont November 17th, 1853, and was brought to St. Anthony in June, 1854. He is the son of Joseph Moody, well known among our early settlers. Frank attended the public schools, then Barnard's Commercial College.



FRANK T. MOODY.

Photograph by BRUSH.

He became clerk in the City Assessor's office, then was with the wholesale dry goods house of N. B. Harwood & Company. Entering the Water Works office as clerk in 1880, he made himself so valuable that when a vacancy occurred some years ago, he was appointed Registrar and has held the office through opposing administrations, a compliment to his special fitness for the place. Since his connection with the office the pumping capacity has been increased from ten million to seventy-five million gallons daily, and in various directions the work of the office has enlarged and extended. It is handled however by Mr. Moody in the most systematic manner and with small expense to the city.

JAMES S. GRAY was born in Nottinghamshire, England, in the farming village of Clifton. He was educated in the Nottingham grammar school. He was apprenticed when fifteen years of age to learn the manufacture of hosiery in all its branches. On December 19th, 1860, he landed at Castle Garden, New York, after a stormy passage of thirty-nine days. With a companion he walked to Philadelphia and secured work in that city at a very small salary. In 1865 the firm he was working for sent him to England to buy machinery for the manufacture of a better class

of goods than had heretofore been made in the United States.

The subject of the sketch was elected to represent the Thirteenth Ward in 1888, for two years and re-elected, to succeed himself, in 1890, for the term of four years. Mr. Gray's distinguishing characteristics as an alderman have been an utter fearlessness to advocate and vote for measures that would advance the interests of the city. He was a prime mover and advocate of electricity as a motive power for street cars. The original promoter for central poles for trolley wires and the one to whom, more than all others, is looked for a solution of the market problem. Mr. Gray is now vice-president of the council and is recognized as one of its most faithful and hardest workers.

GEORGE A. DURNAM was born in Minneapolis, October 13th, 1856. He attended the Minneapolis public schools for a number of years and on leaving them went into the livery and horse trading and selling business. He was very successful in his undertaking and to-day runs a very extensive business at 1405 Washington avenue north. He was elected to the Council in 1888 for four years. It is due Mr. Durnam to say that to him more than any other one man belongs the credit for the fine street improvements that have taken place in the Third Ward during the last few years. He has worked hard for this one thing especially and with great success. He was married fifteen years ago to Miss Eva Howe and has two children—twelve and ten years of age respectively.

JOSEPH C. PLUMMER is a native of New Hampshire and was born in 1830. When the subject of this sketch was quite young the family removed to Philadelphia, where they remained until they came to Minnesota on the 5th day of May, 1855. Since that date Mr. Plummer has resided here almost constantly, and



JOSEPH C. PLUMMER.

Photograph by JACOBY

was first engaged in the real estate business in 1873. Notwithstanding the rapid changes in the valuation of real estate, his long residence and intimate knowledge of the business, enabled him to keep pace with all fluctuations and few men are better qualified to reach a correct conclusion in the determination of realty valuations. He has been twice unanimously elected City Assessor, succeeding Sweet W. Case, who had occupied the position for several terms. Owing to his familiarity with real estate values and transactions, Mr. Plummer has frequently been summoned as a witness in important land cases, his testimony being generally regarded by courts and juries as that of an expert, and the knowledge obtained in the past has been of great utility in his present position. As an indication of the accuracy of his judgment in all matters pertaining to his specialty, it may be said that appeals from his assessments have been surprisingly few during the past year, even when the interests involved were of paramount importance.

Mr. Plummer is the oldest of a family of eleven brothers and two sisters, seven of whom are still living. His father, John P. Plummer, was well known and highly esteemed, among the pioneer residents of Minneapolis, and died after reaching his seventy-sixth year. His mother is still living on Franklin avenue near Clinton, and is now in her eighty-fourth year. It will be seen that he represents a long-lived, as well as useful and honorable family, who have been a credit to the community in which they have cast their lot.

J. H. McCONNELL was born at Bridgeport, Connecticut, on September 3rd, 1840. After spending several years at the machinest's trade Mr. McConnell entered the United States Navy. He served during the entire war, leaving the service on July 25th, 1867, on account of sickness. He traveled south for the benefit of his health and one year later went to Omaha. In 1869 he came to Minneapolis where he has since resided. He was appointed Meter Inspector by Mayor Pillsbury and elected as Supervisor of Water Works in 1889 and re-elected to succeed himself in 1891.



J. H. McCONNELL.

MELVIN GRIMES was born in a house, corner of First avenue south and Fourth street, Minneapolis, June 10th, 1857. He attended school at the State University and was in the employ of the Motor Company for four years, the last two of which he was Superintendent. He was also with the Minneapolis Furniture Company for several years and still retains a money interest in same. Being a very large land owner his time is fully occupied in looking after his property interests in and out of the city. Hardly a ward in Minneapolis can be mentioned that Mr. Grimes does not own property in. He has always invested his money, with a profit, in Minneapolis real estate. He also owns large tracts of land at Lake Harriet. He was elected to the Council from the Eighth Ward in November, 1888, for four years. He was instrumental in getting rapid transit for his Ward by the laying of the First avenue line. He was married in May, 1889, to Miss Minnie B. Libbey, daughter of George W. Libbey, of Minneapolis. They have one child, a son Willard. Mr. Grimes' offices are 230 Temple Court.

They have one child, a son Willard. Mr. Grimes' offices are 230 Temple Court.

D. D. FARNSWORTH was born in Ludlow, Windsor County, Vermont, on August 28th, 1850. His education consisted of an attendance at the common and high school of that town. He came out West some eighteen years ago and settled in Minneapolis, engaging in the business of stock buying, in which he was unusually successful. He was elected to the council in November, 1888, for a term of four years. Mr. Farnsworth has been instrumental in the passage of ordinances which have been of great benefit to his ward and to the city at large. His popularity is conceded on all sides, and it is a known fact that no man in the council has more friends than the alderman from the Thirteenth Ward.

SAMUEL HUNTER was born in Glasgow, Scotland, on June 17th, 1835. He came to Minneapolis in 1866, being the first plumber to locate here. He has resided in Minneapolis ever since with the exception



SAMUEL HUNTER.

of two years, and is now engaged in the plumbing business, as senior member of the well-known firm of Hunter, Scott & Company, 324 Second avenue south. Mr. Hunter was elected on the Republican ticket from the Sixth Ward, one of the strongest Democratic wards in the city. He will hold the office for four years. This is ocular proof of his popularity with the people, for although he has always been a staunch Republican he can count as many friends in the Democratic ranks as in his own party. Mr. Hunter resides at 1320 Fifth street south. The firm of which Mr. Hunter is the head is one of the best known in Minneapolis and all who have had business with them report the members of the firm to be straight-forward, square dealing business men.

FREDERICK C. BARROWS. A clear head and a pair of willing hands was the wealth Frederick C. Barrows brought to this city thirty-five years ago. Beginning as a month hand in the woods he developed into a successful lumberman, operating extensively for himself, and is now heavily interested in mill property. Every dollar he has made has been through his labors and is invested in this city. He has been in the city council from the Second Ward for seven years, being re-elected last November, on the Republican

ticket, for an additional term of two years. He has in direct and indirect ways done many times more for the city than all his present competitors combined. When he entered the council the streets of the Second Ward were sand, mud and darkness. Now there is no part of the city in better condition, and this is largely due to the energetic work of Mr. Barrows. City laborers in his ward have never been paid less than \$1.75 a day for street work since he has been in the council. He has furnished hundreds of idle men with employment in his own business, and few have gone to him without receiving personal assistance in securing a job. His position on all labor questions has been one of justness and fairness to all. He is in favor of eight hours when it can be made universal but is opposed to all schemes that would run city business upon anything but strict business principles. As alderman he has faithfully attended council and committee meetings and has devoted at least one-half his time to the interests of the ward and city. He has always been a member of several of the most important committees and his long residence in the city has made him familiar with every need. He is not a stranger with a covered up unsavory record, but a man whose every act is known to the public and will bear the closest scrutiny.

GEORGE W. FLANDERS was born in Erie County, New York, in 1849. He received his education at Springville, New York, in the Griffith Institute, one of the leading colleges of western New York. In 1866 he came to Minnesota and settled in Chisago County, going into the general merchandise business with Frank H. Pratt. Mr. Flanders was first settler in North Branch, also first station agent and first post master. Five years later he went to Harris, Minnesota, where he ran a general store and large lumber yards for ten years. He was delegated from that section to all important conventions. He was president of the village council for two terms and built up at least four-fifths of Harris. He also ran three branch stores in other parts of the state and operated a saw mill at Rice Lake. He employed continually during this time, one hundred men, in mill and woods. He came to Minneapolis in 1885 in order to give his children better school advantages. He bought his present residence, 3238 First avenue south, and is now in the grocery business, corner of Nicollet avenue and Twenty-sixth street. He was elected from the Eighth Ward to the

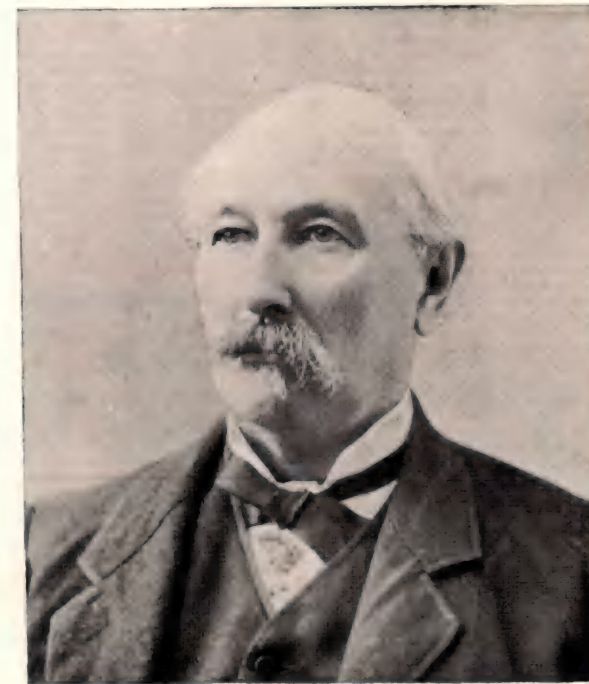
city council, last November, for four years. Mr. Flanders married Miss Anna L. Collins, of New York, in 1870 and has two children—a son, Charles H., aged 19, and a daughter, Jennie M.

J. M. HAZEN, the present building inspector, was born in Troy, New York, in 1838. His parents came west in the fall of 1843, and settled in Milwaukee. Two years later they moved to Fond du Lac, where the subject of this sketch received his primary education, the completion of which took place at Brockway College, Ripon, Wis. In 1859 he first entered our State and located at Mankato, following his trade as carpenter until the breaking out of the Indian war. He enlisted in 1862 and went immediately to the front, serving in the late war as a volunteer in the Second Minnesota Cavalry for three years. At the close of the war he returned to Mankato, and was engaged in the construction of railroads until 1873, when he removed to Minneapolis. Mr. Hazen served as Asst. City Treasurer for the last two years that Treasurer Buxton was in office. He was appointed Assistant Building Inspector, serving two years; two years later he was appointed as Building Inspector, and succeeded himself last fall for the ensuing two years. This sketch would be incomplete without a mention being made of Mr. Hazen's project for a National Building Inspectors' Society, the object of which was to organize a national association of building inspectors similar in scope to that of the chiefs of the fire departments. Mr. Hazen has striven hard to perfect such an organization, and with good success. The society is now in full operation, all principal cities in the union are represented. Few men holding public office enjoy the confidence of the community to such an extent as does Mr. Hazen, and his experience as a builder fits him most admirably for the public position he now occupies.



J. M. HAZEN.

SAMUEL E. ADAMS is a descendant of the Lexington, Massachusetts family of that name, and was born in Windsor County, Vermont, December 1st, 1828. He prepared for college at Thetford and West Randolph



SAMUEL E. ADAMS.

Portrait by JACOBY.

and entered Dartmouth in 1851. In 1853 was appointed mail agent between Boston and Burlington and resigned two years later on account of throat difficulty. Settled in Monticello in 1856. In 1857 was elected state senator and re-elected in 1859. In 1859 was special agent post office department for Minnesota and Iowa and in 1860 was United States Receiver public moneys, at St. Cloud. In 1862 was appointed paymaster United States Army, by President Lincoln and brevetted Lieutenant-Colonel, in 1865, "for meritorious services in the field." He was Master of the State Grange for eight years and of the National Grange two years, and was president of the State Agricultural Society in 1879. He is a member of the executive committee of the State Historical Society, and is a Knight Templar, and Inspector General of the Supreme Council, S. J. Scottish Rite, and Past Senior Grand Warden Grand Lodge, Minnesota. He was president of the American Masonic Accident Association until last July, when he resigned, and is at present a member of the commission to award damages in the opening and extension of new streets in the city. He has two sons, Henry R., engaged in insurance and John C., Assistant Surgeon United States Army. He has always taken great interest in educational and agricultural affairs.

THE BOARD OF TRADE and THE BUSINESS MEN'S UNION are two organizations, organized for the promotion by all proper means the prosperity of Minneapolis. The Business Men's Union is the latest organization and has been very active in influencing new manufactures and kindred interests to locate in our city. The Board of Trade was organized October 28, 1868, and incorporated at its first annual meeting, January 5, 1869, with a membership of 38, which has now grown to a membership of 250 and a board of fifty directors, who are among the most influential business men of the city.



WM. D. HALL.

with the Pioneer-Press, in '77. Since October, 1888, he has been secretary of the Minneapolis Board of Trade, a position he is amply qualified to fill.

F. H. PEAVEY & Co. F. H. Peavey, the senior member of this the largest grain firm in the West, was born at Eastport, Maine, in 1850. In 1865 he located in Chicago and became bookkeeper for the Northwestern Bank of that city. In 1867 he was offered a position in Sioux City, Iowa, and removed to that city. In 1872 he became the senior member of an Implement house, and in 1874 built the first elevator in Sioux City, which was a small one, and which was built more for the purpose of collecting the accounts of the implement business by exchange of wheat. From this undertaking Mr. Peavey began the buying of wheat along the line of the Dakota Southern railway, and later along the Chicago, St. Paul, Minneapolis & Omaha railway. In 1882 this business had grown to such large proportions, and Minneapolis being recognized as the leading grain market, Mr. Peavey opened a branch office in this city, and in 1885 removed here, giving it his entire personal attention. The business of this firm has increased constantly and to-day they own and control elevators and warehouses throughout Washington, Oregon, Idaho, Nebraska, Kansas, Iowa, South Dakota, Minnesota, Illinois and Missouri, and have recently erected an elevator at Richford, Vermont, of a half million bushels capacity. The firm handle twenty-five million bushels of grain annually, and have the storage capacity of forty to fifty million bushels. The firm own and control The Pacific Coast Elevator Co., of Portland, Oregon; The Peavey Elevator Co., along the line of Chicago, St. Paul, Minneapolis & Omaha railway, and the lease of the Central Elevator, on the Minneapolis & St. Louis line, and last year bought the business of the Omaha Union Elevator Co., and the Himebaugh & Merriam Co., of Omaha, which gives this company the business along the line of the Union Pacific railway. They also built a one million



F. H. PEAVEY.

bushel elevator on the Union Pacific track at Kansas City, and also own the Midland elevator of that city. The firm own six terminal elevators, of a combined capacity of five and a half million bushels, and also control two hundred county elevators and warehouses, with a capacity of 25,000 bushels each, and are the largest stockholders of the Duluth Elevator Plant, with a capacity of five million bushels. This firm does a strictly buying and selling business and give employment to from 450 to 500 men.

A. J. SAWYER & COMPANY, grain commission merchants, have their offices at 40 and 41 Chamber of Commerce, Minneapolis. This firm first commenced business in Duluth where they still occupy their old offices in the Board of Trade Building. They opened offices here three years ago since which time they have made Minneapolis their headquarters. They do a general receiving and shipping and elevator business. The senior member, Mr. A. J. Sawyer, is president of the Duluth Elevator Company, the largest elevator company in the Northwest, having a capacity of five million bushels. Mr. Sawyer is also president of the North Dakota Elevator Company, which has a capacity of 110,000 bushels. The elevators and warehouses controlled by these gentlemen are located principally on the Northern Pacific railroad, the Chicago and Milwaukee railroad and the Minneapolis and St. Louis railroad. The reputation of this firm is a well established one and its popularity is attested to by the large business done.

In DR. HIRAM A. KENNEDY, veterinary surgeon, we have an instance of a really successful man. The reason for his success is not far to seek. He laid a good foundation for his profession at Ann Arbor, where he graduated in 1860, and later on at the Old American college, New York city, where he studied under Profs. Haynes and Braley, and graduated in 1865. This good foundation he carefully built upon by his subsequent practice, commenced with the two professors named above, and conscientiously pursued on his own account, first in Michigan, 1868, then in Indiana, O., later still in Iowa, then in Sioux Falls, S. D., where he acted as veterinary surgeon for the state board of health. Four years ago—on the 5th of September—he commenced practice in Minneapolis, and his great experience soon showed its effects in the success with which he treated the cases placed under his care. Some idea of this may be formed when it is stated that from June 1 to September 30 he treated 681 horses, with the wonderfully small loss of only seven head. Some would-be-wise people have declared that the beneficial effect of homoeopathic medicine is principally due to faith. How can this faith be exercised in the case of horses? The wonderful results shown by Dr. Kennedy's homoeopathic treatment of the 681 horses with the loss of but seven, proves beyond any question that that system of medicine, when applied by skillful practitioners like Dr. Kennedy, is the right one. It should be borne in mind that Dr. Kennedy is as well versed in the compounding of medicines as any man now living, and he has for the convenience of invalid horses one of the finest veterinary infirmaries in the whole world. Since his sojourn with us he has built up a practice of about \$800 a month.

"SKORDEMANNEN! Don't try to pronounce it; advertise your Agricultural Implements in it." That is the way the "only Swedish agricultural paper in America," talks to those who cannot read it. But Skordemannen finds a very large and a very thrifty class of people throughout America, who can and do read its sixteen page semi-monthly issues. The paper is now nearing its fourth year, and has a guaranteed circulation of five thousand copies at present and this number will be doubled this year. The editor of Skordemannen, Ernest Reinius, is a thoroughly experienced agriculturalist, and prior to his connection with Skordemannen, held a position under the Czar of Russia as official supervisor of agricultural colleges and lecturer on agricultural topics. The publisher is P. V. Collins, a native Yankee, who devotes his attention to the business end of the concern, and whose customary greeting is: "What have you to sell to Swedish farmers?" In connection with the paper a book has just been published (with an introductory chapter of Honorable Hans Mattson) entitled "Skordemannen Djurläkare," the only Swedish book for the care of live stock ever published in America. The book is sold for one dollar, and every book carries with it a year's subscription to Skordemannen, free. The Skordemannen office is 938 Guaranty Loan Building.

MINNESOTA BRUSH ELECTRIC COMPANY, of this city was incorporated June 14, 1881, and does a general electric light and power business. The power station is located at the foot of Third Avenue north and the river and is equipped with ten 200 horse-power steam boilers; one 1,000 horse-power triple expansion engine; one 750 horse-power condensing engine, and one 250 horse-power condensing engine, aggregating 2,000 horse-power in all. This company uses crude petroleum for fuel instead of coal, and altogether they have the finest and most completely equipped electric power plant in the northwest. The electric generators are located on the second floor, and from them the wires lead to all parts of the city for the purpose of supplying electric current to the thousands of arc and incandescent lamps which this company operate every night during the year. Electric current is also supplied to a large number of electric motors throughout the city. This branch of their business is growing to vast proportions and their customers cheerfully testify to the economy, safety and reliability of electricity as a motive power for all classes of work. Board of directors is composed of W. A. Barnes, E. S. Corser, A. Kelly, A. B. Barton, W. D. Hale, J. W. Griffin, and C. H. Prior. The officers are W. A. Barnes, president; Anthony Kelly, vice-president; J. W. Griffin, secretary; A. B. Barton, treasurer; A. M. Robertson, general manager. The company have their general offices at rooms 2, 4, 5 and 6 No. 11 Washington Avenue north.

THE HEALTH OF MINNEAPOLIS.

In places naturally so healthy as Minneapolis, precautions which are necessary from a sanitary point of view, are very apt to be neglected. Up to 1864 every man here was his own health officer. In 1867, when



DR. S. S. KILVINGTON.

a sanitary inspector and made diligent effort to suppress nuisances and prevent the sale of adulterated foods. Dr. A. H. Salisbury succeeded him the next year and continued the work of improvement, quarantining cases of diphtheria and scarlet fever and obtained permission to cart the most offensive refuse to a distance, where it was burnt or buried. Dr. Evans came in for another year and then Dr. Salisbury again. During this period there was another little show of small pox and the garbage dump was transferred to the bank of the river. The population extended far beyond the water service and the defilement of surface

wells led to a typhoid fever epidemic, when some two hundred and seventy-five cases were taken to the pest house. In 1882 Dr. Cockburn took the office. Heretofore the health officer had been city physician when the offices now separated. Street commissioners were made also nuisance inspectors. In 1884 Dr. T. F. Quinby became health officer, serving three years. He organized a regular corps of sanitary inspectors, one for each ward of the city. In 1887 Dr. S. S. Kilvington was chosen health officer and a complete sanitary code was framed and adopted with a new system of records and the beginnings of a library of vital statistics. In 1887 there was an epidemic of measles and in the same winter another epidemic of what was called winter cholera, for which the river water was found responsible. The new pumping station removes most of this danger. Attention was given to suppressing glanders in horses and strict regulations made as to burial or shipment of bodies of persons dying from contagious diseases. School sanitation was attended to and a cremating kiln built to dispose of garbage. Study is being made as to the best methods in vogue for the disposition of garbage, manure and nightsoil, but no satisfactory plans have as yet been proposed. Dr. Kilvington was a most active health officer and the department has made great progress during his administration. He paid much attention to vital statistics and took a great deal of trouble to show the superiority of Minneapolis for healthfulness. These are some of his facts and comparisons: Taking the records of 1889, deducting premature and still births, and the death rate per thousand, based on the census of 1890 is for leading cities of the United States as follows: New York, 26.21; New Orleans, 25.28; Boston, 22.83; Washington, 22.62; Brooklyn, 20.95; Baltimore, 20.07; Cincinnati, 19.98; Philadelphia, 19.59; San Francisco, 18.73; Chicago, 17.48; Denver, 16.57; St. Paul, 14.17 and Minneapolis, 11.75. This is a showing of which the city may well be proud. It speaks emphatically of the good sanitary condition of Minneapolis and for the

the city was incorporated, Dr. A. H. Lindley was appointed health officer, holding the office for three years at a salary of \$100 per year. The council, in 1867 passed an ordinance requiring registry of births and deaths and there was some effort made to prevent establishing slaughter houses on the banks of the river and to stop dumping refuse in it. In 1870 Dr. W. H. Leonard was appointed health officer and was succeeded in 1872 by Dr. Chas. Simpson. In 1876 Dr. Townsend came in, in 1877 Dr. A. A. Ames and in 1878, Dr. O. J. Evans, on the increased salary of \$300. Dr. Evans insisted on monthly mortuary reports, employed

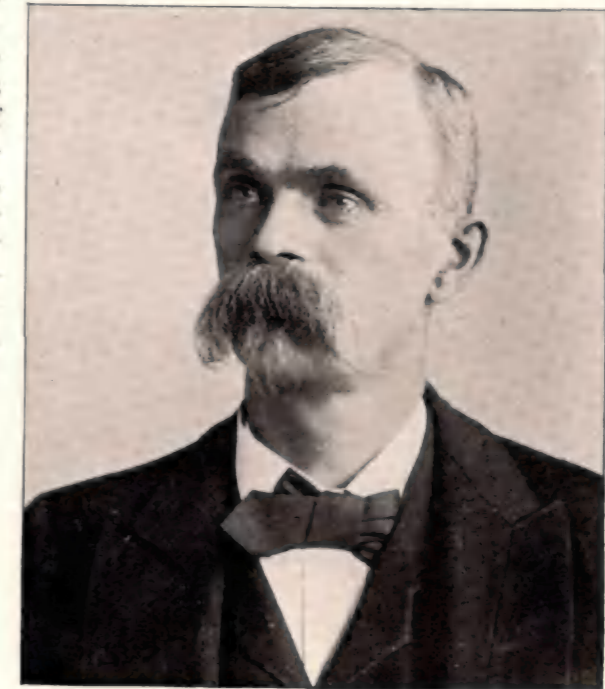


DR. E. S. KELLEY.

excellent means taken to preserve the healthfulness of the city. With the perfection of the sanitary system it is hoped to reduce the record to an even ten per thousand, or less than one-half the average of all the large cities of the country.

DR. E. S. KELLEY, the present Commissioner of Health came to Minneapolis March, 27th, 1867, from Michigan. Though quite young, he was one of the first students at the State University, that institution being in its infancy at the time. In 1873 he decided to study medicine and five years later graduated with high honors from the Rush Medical College in Chicago. He returned to Minneapolis and has since been actively engaged in the practice of surgery and medicine. He was our first Police Surgeon and to-day is looked upon as an idol by the force. He was elected last January to the position he now occupies.

C. B. TIRRELL, clerk of Courts of Hennepin county, was born in 1836 in Maine, and came to Minneapolis in 1855. He taught school in St. Anthony during that summer, then settled on a farm in Eden Prairie township, read law and was admitted to the bar in 1860, forming a partnership with Judge L. S. Baxter, of Chaska. On the call of troops by the government he entered in the 1st Minnesota Regiment and was engaged in most of the important battles of the Army of the Potomac. He became First Lieutenant in 1864. Being severely wounded at Petersburg, June 18, 1864, he was assigned to service in the commissary department and internal revenue division for several years; served three years in the State legislature and then was for eight years chief deputy clerk of our district court before being elected as Clerk in 1888. He is well adapted to the office and gives good satisfaction to bench, bar and public.



C. B. TIRRELL.



JOHN F. PETERSON.

Photograph by Ruess.

Illinois, to supplement the scanty education of his early life ("and that of hard knocks") by a course of academic and business training. He then secured a clerkship in a Chicago dry goods store until 1870, when he came to Minneapolis and took a position with Geo. W. Hale & Co.'s dry goods house. In 1881 he went back to visit his childhood's home, and returning went into business for himself on the corner of Washington and Fourth Avenues south, where he built up a lively trade. Later he sold out, soon to re-establish himself in the dry goods business on Cedar Avenue, opposite the Scandia bank.

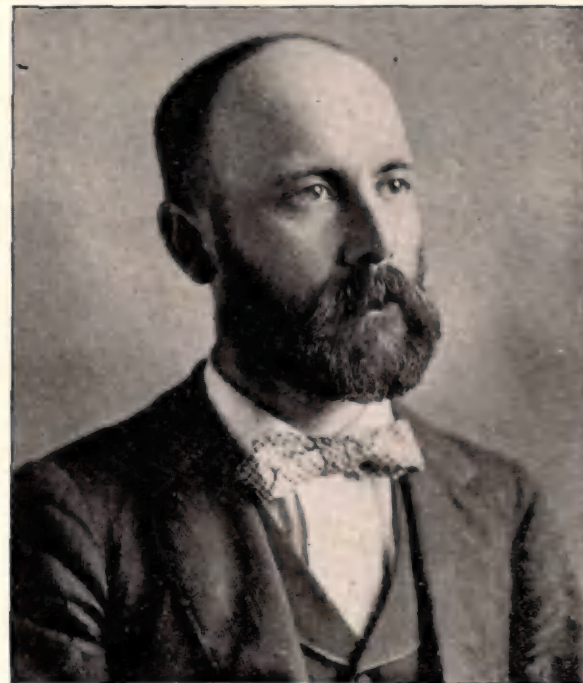
In 1884 he was elected as county commissioner, and in 1886 as register of deeds, a position which he filled to the great satisfaction of the public.

L. A. CONDIT was born in Adrian, Michigan, about forty-two years ago, and was brought up on a farm. He secured a good common school education and worked his way up to be bookkeeper and buyer for a large dry goods firm. He has been connected with the Auditor's office since 1877, and was elected auditor of Hennepin county in 1886, serving two terms and declining a third nomination. When he first became connected with the office the pay was \$4,500 a year, the auditor paying all clerk hire. In 1885 the work had increased four hundred per cent., and the compensation was doubled. From 1885 to 1889 the business increased one hundred and thirty-three per cent. Mr. Condit asked for \$3,000 additional pay and because refused this sum needed to keep the office up to its work with needed improvements, Mr. Condit withdrew, for whether in public or private life he is the kind of a man to do things well. He has been a valued and efficient public officer and is regarded as one of our very best business men and leading citizens.



JAMES H. EGE.

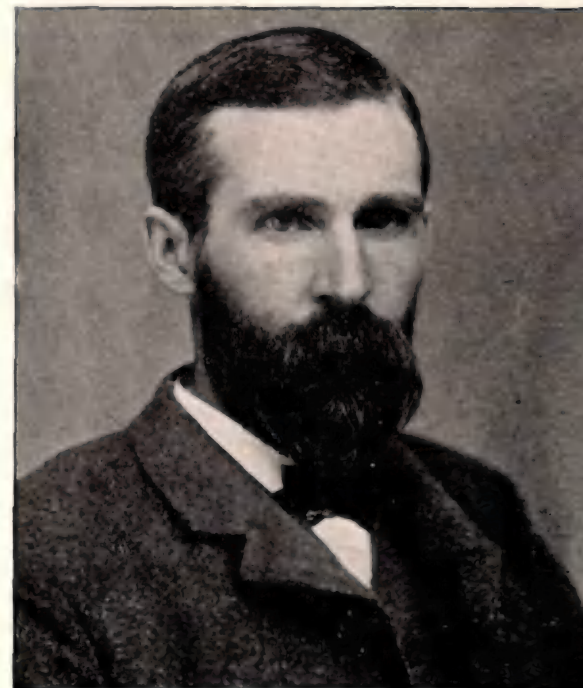
At Champion Hills he was captured by the enemy and held a prisoner three months, when he was paroled and returned to his regiment. He was engaged in the battle of Allatoona Pass., Ga., Mission Ridge, Tenn. and Sherman's march to the sea and was honorably discharged in July, 1865. He returned to Illinois after the war and in 1869 he removed to Minneapolis. For 6 years he was deputy sheriff and for the last two years sheriff of Hennepin County. He has been specially active in the Grand Army work and is past commander of the department of Minnesota. Mr. Ege was a charter member of George N. Morgan Post No. 4, was elected senior vice commander of the post and was advanced to the office of commander in 1884. Officiating in that capacity during the national encampment at Minneapolis that year. In 1887 he was elected junior vice department commander, and in 1888 department commander. Mr. Ege was married to Margaret C. Quick, of Albany, Ill., in 1867, and they have three children.



L. A. CONDIT.

Photograph by Brush.

JAMES H. EGE was born at Pine Grove Furnace, Cumberland Co., Pa., March 20, 1844. When fourteen years old he removed, with his parents, to Illinois and worked upon a farm until he was seventeen, when (in 1862) he enlisted in Company F. Ninety-third Illinois infantry, and served as Corporal until the close of the war. His first engagement was at Jackson, Miss.



WILLIS A. JAMES.

WILLIS A. JAMES was born in Manchester, New Hampshire. At the age of seven he came with his parents to Beaver Dam, Wisconsin, and soon after by "prairie schooner" to Dakota county, the family locating a claim there in 1855. Young James was brought up on the farm, secured a good common school education and engaged in various occupations requiring good bookkeeping ability and general business talent. In 1877 he took a position here in the county treasurer's office and served from 1886 to 1890 as treasurer. During his connection with the office its business has increased from \$470,000 yearly to \$3,600,000. Mr. James made a most accommodating and satisfactory official, and went out of office with honor and the respect of all who knew him. We have been fortunate in having county officers so faithful and so capable as Willis A. James, and it will be fortunate for our city and county if future officials make so good a record.



ALBERT WUNDERLICH.

Photograph by Rugg.

he has built up a reputation for quality of stock and promptness and efficiency of service which has put him on an excellent footing with his customers. His traveling men reach every part of the Northwest, and his goods supply photographers as far away as Oregon and Washington. Mr. Wunderlich has lately added 116 and 118 Fourth Street South in addition to his original quarters, thus tripling his wareroom capacity. This will enable him to carry a larger stock and better meet the demands of his growing business. Mr. Wunderlich is agent for several of the most prominent manufacturers of photographic supplies in the East. Mr. Wunderlich is a native of New Orleans and was born Jan. 26, 1866. After leaving school he visited the principal cities of the country and was much impressed with Minneapolis and decided on locating here.

J. H. JOHNSON is a native of Calis, Maine, where he was born on January 17th, 1852. He was a son of the Rev. C. H. A. Johnson, who was a member of the East Maine Conference of the Methodist Church. In 1857 the family came west and Mr. Johnson has ever since been a resident of Minneapolis. Mr. Johnson received his education here and entered business. In the spring of 1883 he became associated with the undertaking firm of Geo. T. Vail & Company, the style of the firm then becoming Vail & Johnson. For seven years the firm continued to do business at its well known store on south Washington avenue, but in March 1890, a removal was made to 614 Nicollet avenue, where a very fine and complete undertaking establishment was fitted up. No expense was spared to make the new quarters everything that could be desired. The comfort and convenience of patrons was considered in every detail. A large stock of everything pertaining to the business is kept on hand and the reputation of the firm for considerate and satisfactory attention to the demands made upon its skill and ability in the various delicate services devolving upon such an establishment, has been more than maintained.

ALBERT WUNDERLICH. The photographic supply business is represented in Minneapolis by Albert Wunderlich, whose salesroom is at 114 Fourth Street South. Mr. Wunderlich is an enterprising and successful dealer, and enjoys a large and lucrative trade. As a first-class dealer in photographers' supplies he carries a full stock of cameras, plates, chemicals, paper and the thousand and one mysterious articles which go to make up the outfit of a photographic gallery. In supplying these goods to the Northwestern trade



J. H. JOHNSON.

Photograph by Brush.

THE COURTS AND BAR OF HENNEPIN COUNTY.

The bar of Hennepin County, now numbering about 400 members, has reached its present dignity and importance in a comparatively short period. Forty years have served to develop the frontier past with its crude administration of justice and handful of lawyers, into a city of metropolitan proportions and a volume of legal transactions in excess of any city west of Chicago and St. Louis. With the organization of the territory of Minnesota in 1849, justice courts were established and for some time these were the only legal tribunals maintained in the county. Dr. Ira Kingsley, I. I. Lewis, Wm. B. Welch and Gardner Bostwick were among the prominent justices of the early days. With the exception of Mr. Bostwick, most of the justices of the peace of the old times were men without any technical knowledge of law but all were men of known integrity and such sound common sense that the rather weighty matters which were often intrusted to their decisions were very well cared for. Not infrequently important cases involving the title to very valuable lands were tried before these justices. With the growth of population about the Falls of St. Anthony the establishment of a higher court became a necessity. A term of district court had been held in what is now Hennepin County in July, 1849, by the Hon. B. B. Meeker, one of the associate justices of the supreme court. This court was held in the old government mill at the falls. A grand jury was called with Franklin Steele as foreman, but no indictments were found and no cases were tried by the court. The occasion seems to have been simply a celebration of the inauguration of judicial jurisdiction in the region. In 1852 Hennepin County was organized and in the following year the second term of district court was held in a frame building erected by Anson Northrup and standing near the falls. At this term of court the Hon. A. G. Chatfield of the territorial supreme court presided. It was the first regular term of court, there being the necessary county officers to transact business and some half dozen cases appearing on the calendar. Such were the small beginnings of legal and judicial affairs in Minneapolis.

Judge Chatfield continued to hold court at regular intervals in a frame building on Bridge Square, until the court house at Eighth Avenue south and Fourth Street was erected. His successors in office during the early years were Judges M. Sherburne, Charles E. Flandreau, James Hall, Edward O. Hamlin, Charles E. Vanderburg and A. H. Young, all men of marked ability and prominent in the affairs of their country and state. Judge Young became distinguished for the long term of useful service on the bench. In 1872 when a court of common pleas was established in Hennepin County, he was appointed judge by the governor and the following November was elected for five years for the same position. When the court was abolished in 1877, Judge Young was elected to the district bench which was enlarged to provide for two judges. Since that time Judge Young has been continuously in service until January 1st, 1891. He has seen the court increase until now there are six judges whose time is fully occupied. The present judicial force upon the bench is as follows: Hon. Wm. Lochren, Hon. H. G. Hicks, Hon. Seagrave Smith, Hon. Frederick Hooker, Hon. C. M. Pond, and Hon. Thomas Canty. Judge Lochren, the senior judge, is one of the oldest members of the Hennepin County bar, and is regarded as one of the ablest jurists in the state.

The probate court was presided over in the earlier days by Judges J. B. Bassett, Hezekiah Fletcher, E. S. Jones, L. Bostwick, N. H. Hemiup, F. Beebe, E. A. Gore, P. M. Babcock, and John P. Rea, the latter afterwards serving as district judge. The present incumbent is the Hon. J. R. Corrigan. When St. Anthony and Minneapolis were consolidated and a municipal court was established, Grove B. Cooley was elected judge and served with distinction for a number of years. Judges Francis Bailey, Stephen Mahony, and Geo. W. Emery have occupied the bench. The latter retiring recently in favor of Chas. B. Elliott. A position of no little importance to the legal fraternity is that of clerk of the district court. Sweet W. Case was the first incumbent of this office. He was elected in 1852 when the county was organized and served until 1858. His successors have been H. A. Partridge, H. O. Hamlin, J. P. Plummer, Geo. W. Chowen, D. W. Albaugh, L. Jerome, J. A. Wolverton, E. J. Davenport and C. B. Tirrell, the present clerk.

At the present day the bar of Hennepin County counts among its members as large a proportion of talented, brilliant and scholarly men as any city in the west. Many of them have made national reputations as skillful and successful lawyers and not infrequently have the leading law firms of Minneapolis measured strength with prominent attorneys of the east and won signal victories. The ranks of the legal fraternity have furnished the larger proportion of the public men and political representatives of the county and state. A glance at the list of pioneer lawyers of Minneapolis shows how many of them were men who are now or have been foremost in the confidence of the city, state and nation. The first lawyer to settle in Hennepin County was John W. North, who came to St. Anthony in 1849. Judge Isaac Atwater arrived in 1850, and has since been a prominent figure in state and municipal affairs, as a lawyer, supreme court judge, and an editor. From 1851 to 1856 the following were among the lawyers who came to Minneapolis: H. B. Hancock, D. A. Secombe, C. E. Vanderburgh, Wm. Lochren, W. W. McNair, W. D. Washburn, W. A. Gorman, W. W. Winthrop, W. H. Robinson, W. L. Parsons, A. M. Blair, J. B. Gilfillan, James W. Lawrence, R. J. Baldwin, E. M. Wilson, L. M. Stewart and R. M. Mathews. Some of these are still practicing in the city,

some are occupying high positions elsewhere and some have passed away after achieving distinction in public or private service. Messrs. Washburn, Wilson and Gilfillan have represented the state in congress and Mr. Washburn is now the junior senator from Minnesota. Judge Vanderburgh was called from the district to the supreme court bench and Judge Lochren is frequently alluded to as one, who might with propriety, be chosen for the same high position. After the war the ranks of Minneapolis lawyers found many recruits and since the period of remarkable growth began in the late 70's a large number of attorneys of high standing have removed to the city from the east.

The law firm of WILSON & LAWRENCE has been very prominent in the profession in the Northwest. The Hon. Eugene M. Wilson whose sudden death in the spring of 1890 was a shock to a very large community where he was well known, was the head of the firm and largely instrumental in bringing it into the prominence which it attained. Mr. Wilson's career was identified with the development of Minnesota and Minneapolis; his public services were of no small benefit to the commonwealth. Mr. Wilson was born in Morgantown, Monongahela county, Virginia, December 25th, 1833. He was educated at Jefferson college and took high rank in his class, not less as a student than as a speaker and writer. He graduated at the age of 18, and immediately began the practice of law in his father's office. He was admitted to the bar at the age of twenty-one. Mr. Wilson came to the Territory of Minnesota in the spring of 1856. He located at Winona and opened a law office there. His first partner in this state was William Mitchell, now a judge of the state supreme court. Among his early associates in Winona were Secretary William Windom, United States Senator Daniel Norton, ex-Chief Justice Thomas Wilson, Attorney General Charles Berry, and others who have since attained prominence in the state and nation. In 1857 Mr. Wilson was appointed United States district attorney by President Buchanan. In the fall of the same year he removed to Minneapolis. In 1861 he formed a partnership with W. W. McNair, who afterwards married Mr. Wilson's sister. The firm of Wilson & McNair continued until Mr. Wilson was elected to congress in 1869. Mr. Wilson served with credit as captain of the First Minnesota cavalry in 1862 in the campaign against the Indians.



JAMES W. LAWRENCE.

Photograph by BRUSH.

Mr. Lawrence was County attorney from 1872 to 1876, and in 1888 was chairman of the Democratic State committee when Mr. Wilson ran for governor. Mr. Lawrence still has charge of the business of the firm which is continued under the old name of Wilson & Lawrence.

HOWELL W. YOUNG, Attorney at Law, was born at Calais, Maine, Aug. 21st, 1857, and removed to Minneapolis with his parents June 1861. He received his early education at the State University in this city and graduated at Dartmouth College in the close of '80, when he went to Iowa Law School, graduating from that institution in the class of '81, when he returned to this city and was admitted to the bar the same year. He read law in the office of Lochren, McNair & Gilfillan until he became a member of the firm of Miller, Young & Miller, and later the firm of Miller, Young & Aker. Since the division of the firm, Mr. Young has practiced alone and is looked upon as one of the brightest young lawyers of the Hennepin County bar.

Upon his return to private life Mr. Wilson formed a partnership with James W. Lawrence, with whom he remained associated to the time of his death. The firm has always been a leading one. James W. Lawrence, was born near Syracuse, New York, August 9, 1846, and received his education in the public schools and at Hamilton College. He graduated at the early age of eighteen—an indication of the strength of his mental powers which have since been manifested in his successful legal career. In 1856 Mr. Lawrence's parents removed to Minneapolis, his father being partner with Judge Lochren, in the law firm of Lawrence & Lochren. Upon the breaking out of the war Mr. Lawrence entered the army and the son returned to the east with the rest of the family and entered college. He studied law in New York city with the firm of Sheldon & Brown, and was admitted to the bar in 1869. Returning to Minneapolis in 1870 he at once formed the partnership with Mr. Wilson, and continued his partner and friend until his recent death. The firm built up a very large practice of the best character. In the King Remington suit and other cases of almost equal magnitude, Wilson & Lawrence have met the best lawyers in the country and handled successfully the largest and most important interests.

JUDGE JOHN M. SHAW is one of the most distinguished members of the Hennepin County bar. He was born in Exeter, Maine, in 1834 and when he was seventeen years of age the family came west to Galena,



JOHN M. SHAW

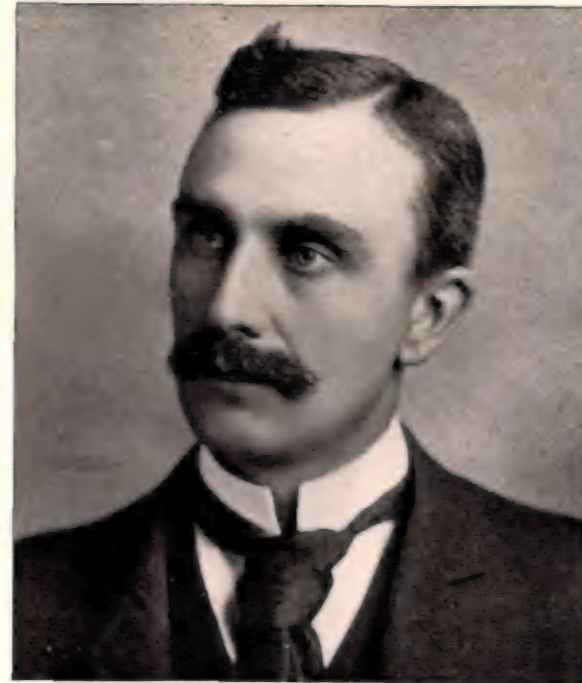
Photograph by RUGG.

formative period. In 1868 he became a partner of Judge Beebe who, retiring in 1875, was succeeded by A. Z. Levi. W. R. Cray came in the firm four years later. In 1881 Judge Shaw was offered a place on the bench of the Supreme Court, to succeed Judge Cornell but he declined. The next year he accepted a judgeship of the Fourth Judicial District. He resigned in a year and resumed practice with Mr. Cray. Of Judge Shaw, Judge Lochren says: "He has all the characteristics that bring men to eminence in professional life. * * * His remarkable power of analysis, illustrative and close legal reasoning make him a formidable antagonist." He was for many years attorney for the Minneapolis & St. Louis Railway Company, the Minneapolis Mill Company and other large corporations. He is a prominent member of the Grand Army.

WILLARD R. CRAY, law partner of Judge Shaw, and a gentleman of fine legal and general ability, was born at Highgate, Vermont, May 5th, 1853. He attended the public schools at St. Albans, fitted for college and entered at Middlebury, in 1872, graduating in 1876. He took up the study of law, upon graduating, came to Minneapolis and entered the office of Shaw & Levi in March, 1887, and has been associated with Judge Shaw ever since. He has been the Judge's assistant in a great number of important cases. The firm has been engaged as counsel on one side or the other in a majority of the important cases tried in the District Court for the last ten years and has an immense practice also in the State, Supreme and Federal Courts. Mr. Cray is a well-read, thorough lawyer. The firm is well fitted to handle its very large and responsible legal practice.

E. M. JOHNSON has served long and usefully as a member of our council and recently as its presiding officer, and for a large part of the time as acting mayor of Minneapolis. His record in the council has been one of unusual prominence, influence and usefulness. He has served on the more important committees and in all his public service he has shown a ready ability and a thorough devotion to duty. Mr. Johnson was one of the first students of our State University, where he graduated with honor. Besides building up a large and lucrative law practice, Mr. Johnson has been active in building up the industrial interests of his district and of the city. He is president of the Northwestern Casket company and of the Minneapolis

Office & School Furniture company, representing an expenditure of hundreds of thousands of dollars yearly in his district, a stockholder in the new linen mills and other industries calculated to add to the wealth and prosperity of Minneapolis. Mr. Johnson is one of those strong, aggressive men whose ambition in business and public life stops not short of the highest attainment.



WILLARD R. CRAY.

Photograph by BRUSH.

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ROBERT D. RUSSELL, was born in St. Louis, in 1851. His father was a successful working mechanic, and the son learned the tanners' trade, worked his way through school and college, and took the valedictory.



ROBERT D. RUSSELL.

Photograph by BRUSH.

nomination was generally recognized by the entire bar as one of the very best that could have been made. Mr. Russell has proved himself worthy of either judicial or high political honor.

LOUIS A. REED was born June, 1855, in Mason county, Ill., educated in the public schools and at the Illinois Normal and Illinois Industrial Universities, at Bloomington and Champaigne, Ill. He came here in 1880, studied law with Rea, Woolley & Kitchell, was admitted to practice in 1883, joined the firm of Woolley, Biddle & Reed, and served as assistant County attorney under John G. Woolley. Mr. Biddle retiring the firm of Woolley & Reed succeeded, and later that of Russell, Emery & Reed. Mr. Emery was elected judge of the municipal court in November, 1888, and the firm of Russell, Calhoun & Reed was formed soon after. Mr. Reed is chairman of the Republican County Committee, and is regarded as an able attorney and rapidly advancing in his profession.

F. B. HART, of the law firm of Hart & Brewer, was born in Charlestown, N. H., in 1839, and received his education at Hamilton College of Clinton, N. Y., and graduated in the class of '66," he read law with Clinton & Sapp, of Council Bluffs, Iowa and was admitted to practice in that city in 1868, where he followed his profession until his removal to this city in 1882. Mr. Hart served in the army for three years as a member of the 144th N. Y. Infantry and was with the Army of the Potomac in its memorable campaigns.

Mr. P. BREWER is a native of Oneida county, N. Y. He is a graduate of Hamilton College, and was a classmate of his partner, Mr. Hart, throughout the college course. He read law with the Hon. Caleb Baldwin at Council Bluffs, Iowa and was admitted to the bar at that city. He removed to this city in 1883, and resumed the partnership which had been formed in Iowa. The firm of Hart & Brewer at once took a prominent place in the legal profession in this city and have been very successful in building up a lucrative corporation, commercial and office practice, and practice in the State, Supreme and Federal Courts.

He is now a trustee of his alma mater. He was admitted to the bar in Jacksonville, Ill., where he served three terms as city attorney. He came here in 1883, and after building up a fine practice, was elected city attorney in 1888.

He has handled important cases with decided ability, and saved the city large sums of money by his professional industry and knowledge combined with his eloquence and skill as an advocate. Mr. Russell has many friends, and he is ranked among our leading attorneys and most popular citizens. Previous to the last election he was nominated by the republicans as a worthy associate of Judges Young and Hooker on the judicial ticket, and with them was defeated. The



LOUIS A. REED.

Photograph by JACOBY.

MART B. KOON was born in Schuyler county, New York, in 1841. His parents removed to Michigan and their son grew up and was educated at Hillsdale, in that State. In 1864 he went to California and



MART B. KOON.

Photograph by JACOBY.

and remained two years, then returned to Hillsdale and studied law. He commenced practice in 1867, immediately upon being admitted to the bar, and three years later was elected prosecuting attorney of the county holding the office for five years. During his residence in Michigan Judge Koon built up a large practice, but in 1878 he decided to come west, and in the same year established in Minneapolis, with E. A. Merrill, the law firm of Koon & Merrill, which later became Koon, Merrill & Keith. This firm at once took a foremost place in the legal profession. From 1883 to 1886 Judge Koon earned his title by service on the bench of the district court, a position which he at last resigned to resume the lucrative practice which his talents commanded. Since his withdrawal from the bench his practice has steadily increased, and consists largely in the conduct of the legal affairs and interests of large corporations. Judge Koon is treasurer and attorney for the Minneapolis Street Railway Company, attorney for the "Soo" and Minneapolis and Pacific railway companies, and since September 1, 1890, for the great Pillsbury-Washburn Milling company. As a lawyer and jurist, Judge Koon has an excellent record and a very high standing in the legal profession. He made a very successful judge, and would doubtless have been retained upon the bench as long as he desired to remain in the position. Though largely engaged in the practice arising in connection with the large corporations with which he is associated, he is frequently retained for important cases of a general nature where his experience, legal acumen and fluency of speech render him an important acquisition to the side securing his services. He has been engaged upon some of the most important cases in Hennepin county.

GEORGE H. FLETCHER, of Fletcher, Rockwood & Dawson, lawyers, was born at Mankato, February 18th, 1860. He is a son of Hon. L. G. M. Fletcher, formerly State Senator from Blue Earth county. Mr. Fletcher graduated from Michigan University in 1881. He studied law in Minneapolis in the office of W. H. Norris, Esq., and was admitted to practice in 1883. Soon after he formed a partnership with Judge Ell Torrance. In June, 1890, the firm of Torrance & Fletcher was dissolved and that of Fletcher & Dawson formed. The present firm was formed in February of this year. Mr. Fletcher has been for four years Secretary of the Minneapolis Bar Association. In addition to an active practice he has interested himself in many successful business enterprises. He is a director of and attorney for the State Bank and the Peoples Bank, two of our best financial institutions, the Paris-Murton Company, manufacturers and jobbers of confectionery, and the Mutual Investment Company, which has a capital of \$250,000 and does a large business in real estate loans.

CHELSEA J. ROCKWOOD was born at Burlington, Vermont, September 13th, 1855. In 1869 he moved with his parents to Garden City, Minnesota. He graduated from the University of Minnesota in 1879, and was for two years Superintendent of schools at Le Sueur, Minnesota. In 1881 he came to Minneapolis and studied law with Shaw, Levi & Cray. He was admitted to practice in 1882. Since that time he has been in constant practice and has made a specialty of the law for real estate. He has made numerous and careful investments in real estate and other business



GEORGE H. FLETCHER.

Photograph by BRUSH.

and has received handsome returns. He has for several years been an active Republican in politics. Since 1889 he has been attorney for the Board of Park Commissioners.

ROBERT S. DAWSON was born in Henry, Illinois. He attended both the Literary Department and the Law School of the University of Michigan. He came to Minneapolis in 1886 and entered the office of Torrance & Fletcher. He remained with them until he became a partner in the firm of Fletcher & Dawson. He has made a specialty of Commercial Law and has been constantly engaged in that branch of practice.

The law firm of KEITH, EVANS, THOMPSON & FAIRCHILD is composed of Arthur M. Keith, Robert G. Evans, Charles T. Thompson and Edwin K. Fairchild. These gentlemen are all of high professional and social standing and are recognized by the bench and bar as lawyers of ability. The firm does a large corporation, commercial and office business, being counsel for many of the leading business concerns of the city, and enjoys to a large degree the respect and confidence of the public.



ROBERT G. EVANS.

Photograph by BRUSH.

Mr. Keith was born in Roxbury, Mass., in 1852. He is a graduate of the Roxbury Latin School, Harvard University and the Boston University Law School. He was admitted to the bar in 1876 in Boston and practiced in that city for two years. He came to Minneapolis in 1878 and from 1879 to 1883 was a member of the firm of Koon, Merrill & Keith. In the fall of 1883 Mr. Thompson and he formed a co-partnership for the practice of their profession and this co-partnership has continued to the present time, the firm name being changed as partners have united with them.

Mr. Evans was born in 1854 at Troy, Ind. He was educated at the Indiana State University at Bloomington, and received his law training at Rockport, Ind., being admitted to the bar in 1875. He practiced in Vincennes for some time; came to Minneapolis in 1884, and soon after became a member of the firm of Fish, Evans & Holmes. He continued the practice with Judge Fish until the latter became counsel for the Minnesota Title Insurance & Trust Company, in November, 1887, when Mr. Evans united with the firm of Keith, Thompson & Fairchild.

Mr. Thompson was born in 1853, in Glendale, a suburb of Cincinnati, where he prepared for College. He was graduated at Denison University, Granville, Ohio, in 1873, after which he took a post graduate course at the University of Edinburgh, Scotland, in logic, metaphysics and civil law. He studied law in the office of King, Thompson & Longworth in Cincinnati, Ohio, and graduated at the Law School of Cincinnati College in 1876. After practicing in Cincinnati until 1878 he came to Minneapolis, where he practiced his profession alone for two years, then formed a partnership with Mr. M. F. Bowen, under the name of Thompson & Bowen. In 1883 the partnership of Keith & Thompson was formed.



CHARLES T. THOMPSON.

Photograph by BRUSH.

Mr. Fairchild was born in 1854 at Brecksville, Ohio; graduated at Oberlin College in 1876; studied law at Keokuk, Iowa; came to Minneapolis and was admitted to the bar here in 1880. He was appointed deputy auditor of Goodhue county in 1881, but he returned to Minneapolis in 1883, formed a partnership with Harlan P. Roberts under the name of Fairchild & Roberts, and in 1886 formed his present partnership connection.

CAPTAIN JUDSON N. CROSS, of the law firm of Cross, Carlton and Cross, was born in 1838, in Jefferson Co., New York. He went to Oberlin College, Ohio, when 17 and studied and taught till the war broke out

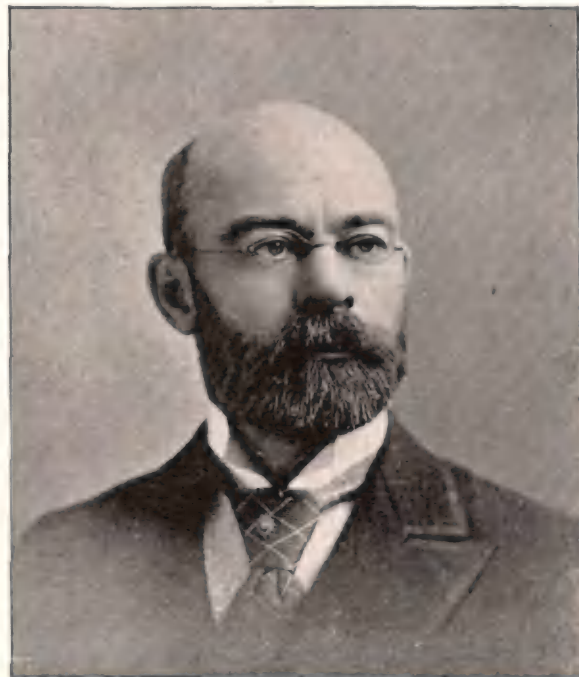


CAPTAIN J. N. CROSS.

enlisted in a company of college students from Oberlin April 20th, 1861, was elected the first lieutenant, was through the first West Virginia campaign, under McClellan, Rosencrans and Cox, was severely wounded and captured at Cross Lanes, Aug. 26th, recaptured by Rosencrans, Sept. 11th, and promoted to captain in November, 1861. He served in various places, was A. Adj't. Gen. military district of Indiana, and on the staff of Military Governor of Washington during the last year of the war. He studied law at Columbia College and Albany Law Schools, went to Lyons, Iowa, in 1866, was mayor in 1871, and came to Minneapolis in 1875, went into partnership with his old class mate, now Judge H. G. Hicks; the firm was Cross & Hicks till 1882 when Frank H. Carleton became a partner as Cross, Hicks & Carleton. In 1879 he wrote the Pioneer Press editorials for this city for Col. W. S. King for six months and then proposed a railroad from these cities to the east around the north shore of Lake Michigan to free us from the commercial supremacy of Chicago. He kept the idea red-hot for months and first likened the Chicago railroad system to a devil-fish sucking the commercial blood away from these cities. Ten years later Senator Washburn materialized the idea in the completion of the "Soo" line. He was city attorney from the spring of 1883 till the spring of '87, and when Mayor George A. Pillsbury recommended the seclusion of saloons from the residence part of the city, Capt. Cross drew, and maintained in the Supreme Court, the constitutionality of the famous patrol-limit ordinance, with the best legal talent of the state against him. He also commenced and fought to a successful decision in the Supreme Court the first of the now noted North side railroad crossing cases, the first of the kind ever decided in the interests of the people by any English speaking court.

FRANK H. CARLETON was assistant city attorney during Captain Cross' three terms and had practically the entire management of the numerous suits in the city courts, (many appealed to the supreme court) which were brought to further maintain the supremacy of the patrol-limit ordinance; the principle was a new and startling one to the lawyers, and for years Mr. Carleton was confronted by many of the best lawyers in the city in fruitless onsets against its armor till the principle has become a permanent one in Minneapolis. Mr. Carleton was born at Newport, N. H., in 1849, was graduated from Dartmouth college in '72, taught an academy in Mississippi, and coming to St. Paul read law with Davis, O'Brien and Wilson; served as clerk of the Municipal court there from '75 to '78, served as private secretary of Gov. Pillsbury, and came here 1882 and entered into partnership with Capt. Cross and Judge Hicks as Cross, Hicks & Carleton. Mr. Carleton is a thorough student, a ready writer and speaker and a lawyer of more than average ability. He is now and for several years has been a contributor to several leading periodicals; and during the management of Louis P. Fisher was one of the editorial writers of the St. Paul Pioneer.

NORTON M. CROSS, son of Capt. Cross, graduated at the University of Minnesota in 1887, and at the Columbia College Law School in 1889, standing third in a class of 250 law students. In matters of titles and real estate law he is authority for even the older members of the firm, and promises to be a safe counselor and thoroughly good lawyer. This firm is one of high standing and enjoys a large practice.



FRANK H. CARLETON.

FRANCIS B. BAILEY, ex-Probate Judge of Hennepin county, was born at Portland, Maine, in 1839, graduated at a high school, studied law with Hon. C. K. Whidden, of Calais, Maine, and was his law



FRANCIS B. BAILEY.

Photograph by BRUSH.

partner for some years. Judge Bailey came here in 1877, and was with Lochren, McNair & Gilfillan as clerk, and as partner until his election in 1880 as associate judge of our Municipal court. In 1883 he was elected judge of the court holding office until 1889, with so excellent a record that his appointment by Gov. Merriam to succeed judge Von Schlegell, deceased, as judge of probate, was almost unanimously declared by the bar and the public to be most fitting and appropriate. Judge Bailey comes from a family noted for ability and culture and has proved himself a thorough lawyer, a just judge, and an excellent citizen. He is respected and esteemed in all the relations of his private and public life.

GEORGE H. WHITE, Lawyer, enjoys a valuable patronage and clientage among the business men of Minneapolis. He is an earnest student and loves his profession not alone for its emoluments, but because of the vast field of study it affords.

He was born in Union Village, N. Y., close by the Hudson river, is thirty-seven years old. He is a graduate of the Northwestern University at Evanston, Ill., class of 1875.

For two years Mr. White was successful in superintending large and important public schools in Illinois, and for a year edited and published The Independent, a Republican paper at Harvard, Ill., before he finally settled into his life work in the law.

In 1880 he was admitted to practice in the Courts of Iowa. He has also been admitted in all the Courts of Wisconsin, and has been constantly engaged in law practice in Minneapolis since 1883.

Mr. White is a Republican, but not a politician, preferring to attend strictly to business. He is a member of Calvary Commandery of Woodstock, Ill., and subordinate bodies and is a welcome visitor of the bodies of that Fraternity of this city.

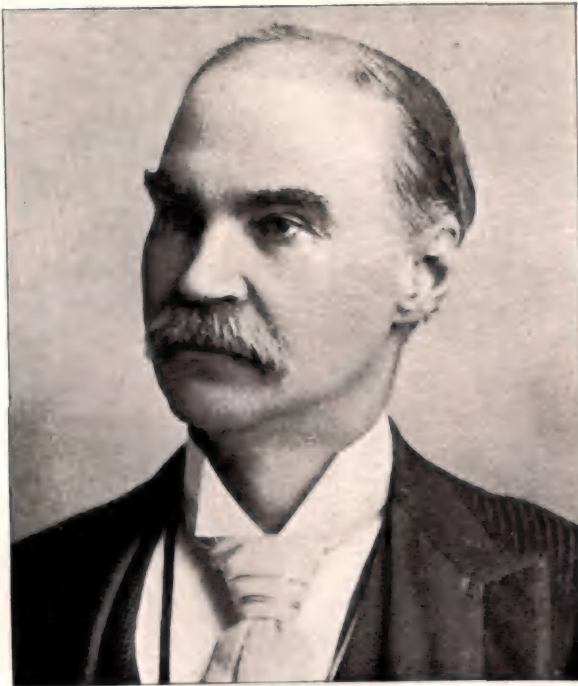
The law firm of FLANNERY & COOKE is composed of Geo. P. Flannery and Elbridge C. Cooke. This firm does an extensive commercial and corporation practice and are the attorneys for many of our large commercial houses. Mr. Flannery is a native of Buffalo township, Marquette Co., Wis., and was born February 12th, 1852. He received his education at Faribault, Minn., and read law in the office of Batchelder & Buckham, of Fairbault, of which district Mr. Buckham is now judge. Mr. Flannery was admitted to practice at Faribault November, 1873, and in the spring of 1874 removed to Bismark, Dakota where he practiced until his removal to this city in 1887.

Mr. Cooke is a native of Tiskilwa, Bureau county, Illinois, and was born in 1852. He removed to Norwich, Conn., where he received his early education and graduated from Yale College in class of '77 when he returned to Norwich and studied law and was admitted to practice in that city in 1879, was city attorney of Norwich from 1880 to 1883 when he removed to Bismark, Dakota and the firm of Flannery & Cooke was formed. He practiced his profession at that place until his removal to this city in 1886, since which time the firm have been in active practice before the court of Hennepin county and state.



GEORGE H. WHITE.

A. T. ANKENY was born in Somerset, Pennsylvania, December 27th, 1837. He was educated principally at Jefferson college. He early began the study of law and entered in 1857 the office of Judge Jeremiah S. Black, attorney-general throughout Buchanan's administration and one of the most distinguished lawyers of his time.



A. T. ANKENY.

Photograph by BRUSH.

Mr. Ankeny was nominated by the Democrats this fall for judge in the fourth judicial district and he missed an election by only a few votes. His high ability, character and special fitness for the place were conceded by all and during the entire campaign not a word was said against A. T. Ankeny.

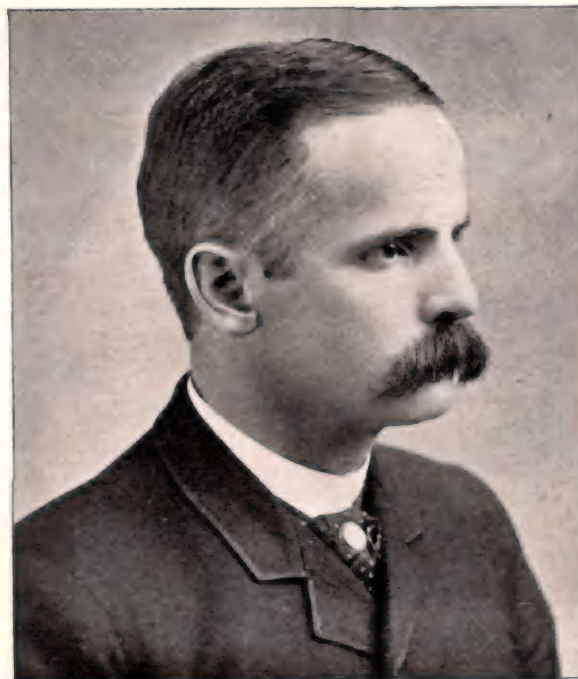
The law firm of PENNEY, JAMISON & ROGERS is located on the seventh floor of the Guaranty Loan building where they have a fine suite of offices. R. L. Penney is a native of Connecticut, was born in 1850 at Watertown in that State. He was graduated in the law class of '76 at Yale College and practiced in Newark, New Jersey, until 1880, when he came to this city, where he has had charge of important cases in our courts with excellent success. He has just been elected to the legislature from the 30th legislative district. Mr. Penny's social qualities have made him hosts of friends, and his ability and zeal have given him a high place at the bar.

Robert Jamison is a native of Minnesota, was born near Red Wing. He was educated in our public schools and at the University, studied law here, served as assistant County attorney under Frank F. Davis, and made such a remarkably fine record that he was nominated and elected to succeed that gentleman. During his term the large amount of criminal business has been handled with rare ability and dispatch.

Albion Q. Rogers is a native of Maine. He was graduated at Bowdoin College class of '84, studied law and came here in 1887. He served for a year and a half as deputy clerk of the Municipal Court, since which time he has been associated with Mr. Penney, the name being Penny & Rogers until the recent admission of Mr. Jamison to the firm, which is a strong one well fitted to handle the most important criminal cases and build up a large general practice in all the courts.

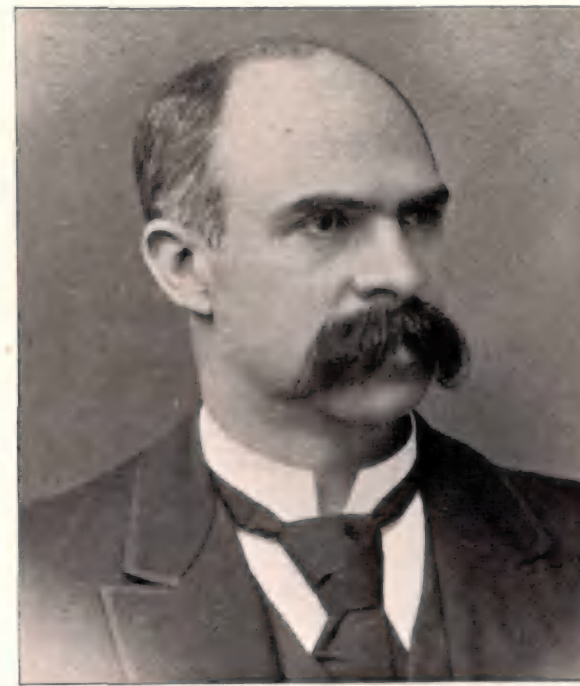
Here Mr. Ankeny familiarized himself with broad questions of national and international jurisprudence and met many of the leading men of the nation. He was special assistant to E. M. Stanton, and when the latter became secretary of war under Lincoln's administration Mr. Ankeny became an assistant in that department. Returning to his native state he resumed private practice in 1872, when he came to Minneapolis. He had faith in Minneapolis real estate and his acres, acquired at low prices, have become immensely valuable. His practice here has been considerable, dealing with large land and business interests and handling trust funds to a large extent and to the best possible advantage to his clients.

Mr. Ankeny is a man of cool, accurate judgment. He is patient, careful and deliberate, always taking pains to hear both sides with a disposition to judge fairly and impartially. As a member of our school board he has been for several terms selected by both parties, and has rendered the most important service, exhibiting conservative and critical tendencies, yet being thoroughly in harmony with the many advanced and progressive steps taken by our public school system of late years.



R. L. PENNEY.

JAMES C. HAYNES was born in 1848, near the village of Baldwinsville, located twelve miles from Syracuse, New York. He comes of excellent New England stock. Mr. Haynes' early life was spent upon his father's farm, where he attended a common school and by teaching a portion of the time he managed later



JAMES C. HAYNES.

Photograph by RUGG.

on to acquire an education. He spent three years reading law at Syracuse, a year at Columbia College Law School, in New York City and being admitted to practice in 1875 he opened an office in Syracuse. He came to Minneapolis in the spring of 1879 and opened a law office, practicing alone until April, 1889, when he associated with himself Samuel H. Chase, formerly of Washington, D. C., under the firm name of Haynes & Chase and took offices at 555 Temple Court. The firm is doing a large and successful business. Mr. Haynes is the president and one of the founders of the American District Telegraph Company, of this city, the success of which has been largely due to his liberal and progressive policy. He is also the attorney and one of the directors of the Home Savings and Loan Association, of Minneapolis. Although, always taking an interest in the political questions of the day, Mr. Haynes has never taken any active part in politics, until the recent election, when he was nominated and elected as Alderman of the Second Ward, upon the Democratic ticket. His nomination was wholly unsought and his election heartily approved, even by many of the opposing party.

S. B. HOWARD may be called a good "all 'round" man, having done good work as an editor, attorney and manufacturer in each line, building himself "from the ground up" and achieving success where hundreds would have failed.

Mr. Howard was born in Floyd County, Iowa, April 16, 1856. He attended the Wesleyan Seminary at Wasioja, Minn., and the Iowa State University, graduating in 1883; edited the Iowa City Daily Republican for a year, came here and read law with W. H. Norris and Torrance and Fletcher, was admitted in 1885, and practiced alone and later in the present firm of Howard & Richardson, Temple Court. He devoted much attention also to business interests, making some money in real estate and with others established the Twin City Soda Works (of which he is president and treasurer) for the manufacture of bicarbonate of soda and sal soda. The company is being reorganized with an increased capital of probably \$75,000 and will operate both here and in Chicago, employing fifty or more men and turning out a yearly product worth \$200,000 or upwards. Mr. Howard is entitled to much credit for his enterprise in building up this new and promising line of manufacture in our midst.

EDWARD A. SUMNER was born at Rome, N. Y., in 1857, and is a graduate of Wesleyan University class of '78. He studied law with Judge Culver of the Supreme court of Conn., and was admitted to practice in 1882, and is a member of the bar at both Conn. and New York. Since his removal to Minneapolis in 1885 he has built up a lucrative practice and makes a specialty of commercial and corporation work. In February, 1890, in the U. S. Supreme court he won for the plaintiffs the suit of Fogg vs. DeWitt C. Blair trustee for the St. Louis, Hannibal & Keokuk R. R., and in January 1891, in the U. S. Circuit of Minneapolis, he was the attorney for the plaintiff in the case of the National Oil Co. vs. The St. Paul Gas Light Co., in which a verdict was rendered for the plaintiff for \$55,000. Mr. Sumner is regarded as one of the wide awake and most promising young attorneys of the Hennepin County Bar.



S. B. HOWARD.

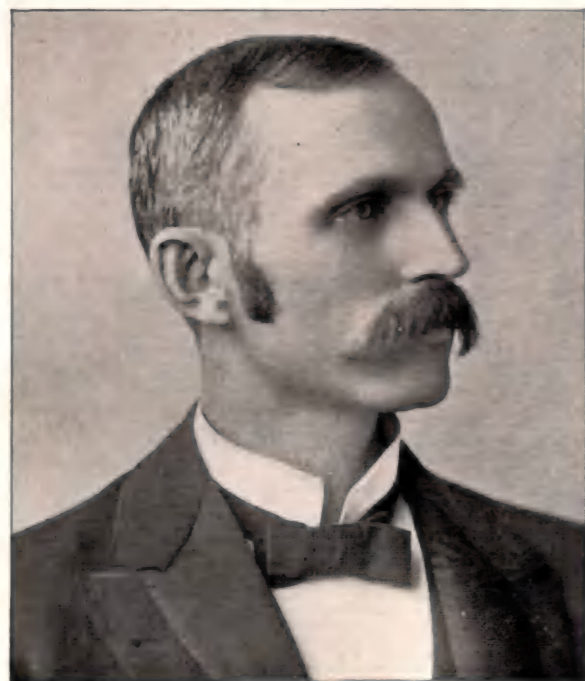
H. G. O. MORRISON, was born in Livermore, Maine, Jan. 24th, 1817. In the spring of 1834, he went into a printing office at Gardner, and from there to Bangor the following December, where he engaged



H. G. O. MORRISON.

Photograph by Rugg.

ALBERT H. HALL, attorney at law, was born in 1858, in Licking County, Ohio. In 1872 his father, who was a minister, removed to Austin, Minnesota, and later he came to Minneapolis. Mr. Hall received a high school and university education and in 1882 commenced



AUGUSTUS B. CHOATE.

successfully to a large number of cases in the municipal district and supreme courts. He has taken an active part in politics, both as a stump speaker, member of committees and delegate to various Republican conventions.

on the Bangor Whig and Courier. He graduated at the Bangor high school and read law with Appelton & Hill, the former who became Chief Justice. He was admitted to the bar in the fall of 1838, and began practice at Sebec, Maine. He was elected to the Maine legislature in the fall of 1840 and served in the session of 1841. He continued the practice of his profession in Maine until 1855, when he came to St. Anthony, and two years later went to Dakota county and started the town of Pine Bend, remaining there for twelve years. He served in the legislature of Minnesota during the sessions of 1860-61. In 1862 was appointed by President Lincoln, assessor of the internal revenue for the congressional district, which then comprised the northern part of the state, and held the position until 1866. In 1872 he returned to this city and from that time until his death was active in the practice of law and was regarded as one of the brightest members of the bar of Hennepin county and state and was attorney for and won many prominent suits.



ALBERT H. HALL.

ed the study of law. Being offered a position in the Treasury department at Washington, he completed his studies at the Columbian Law College. Returning to Minneapolis in 1885 he commenced practice and soon formed a partnership with Mr. N. F. Hawley. The firm of Hawley & Hall was only recently dissolved when Mr. Hall accepted the position of assistant attorney of the National Building and Loan Association. For two years, from January 1st, 1889, Mr. Hall served as assistant city attorney of Minneapolis and attended

AUGUSTUS B. CHOATE was born in Wayne County, Ohio, and is one of the Choate family which has produced a number of prominent members of the legal profession in Massachusetts and New York. Although a young man, Mr. Choate can be counted one of the old residents of Minnesota, having come to this state with his parents thirty-three years ago, where he has ever since resided, except while attending college. In 1878 he graduated at the First State Normal School at Winona, Minn., and has taught three years in the public schools of this state.

In 1883 he graduated from the Union College of Law at Chicago, Ill., and during the same year was admitted to practice in the courts of the State of Minnesota by the Hennepin County District Court. Since his admission to the bar, Mr. Choate has devoted himself exclusively to the practice of law at Minneapolis, Minn., where he has an office at 430 Temple Court.

AMBROSE N. MERRICK, senior member of the law firm of Merrick & Merrick, is of Puritan ancestry, and was born in Brimfield, Hamden county, Mass., February 9, 1827. His early years were spent upon the farm. At sixteen he entered Williston Seminary, East Hampton, Mass., from which institution he entered



AMBROSE N. MERRICK.

Williams College, taking a full course and graduating in 1850. In 1854 he commenced the study of the law, and in 1855 entered the law office of Hon. George Ashmun, Springfield, Mass., where he completed his studies, and was admitted to the bar in March, 1857, and immediately commenced the practice of his profession in Springfield, where he remained for some ten years. Subsequently he went to the Pacific coast, and after spending some time at Los Angeles, San Francisco and Seattle, came, in the autumn of 1871, to Minneapolis. In 1872, after the union of the two cities of Minneapolis and St. Anthony, he was elected city attorney of Minneapolis, and continued to hold the

office for three consecutive terms, conducting successfully a large amount of important litigation. Mr. Merrick's practice in the courts has been varied, and has covered almost every branch of the law. Louis A. Merrick, junior member of the firm, is the eldest son of A. N. Merrick, and was born in Springfield, Mass., September 17, 1859. He was educated partly at Carleton College, Minn., and Washington University, St. Louis, Mo. He studied law at the St. Louis Law School, and in his father's office, and was admitted to the bar in this State in 1881. The firm of Merrick & Merrick is engaged in general practice of the law, and practice in all the State and Federal Courts.



FREEMAN P. LANE.

FREEMAN P. LANE was born in 1853 at Eastport, Maine. He came here at the age of seven and at once struck out for himself as a newsboy. He was also first official bill poster. In 1872 he commenced the study of law with Albee Smith, entered the law school of Albany, New York, in 1873, and in 1874 graduated and was admitted to practice. Returning here he built up a large practice in the firms of Giddings & Lane, and Lane & Dodge, afterwards continuing in practice alone. He was married in 1875 and now has four children. He was a member of the legislature of 1888-9, and though this has been his only public office he has taken an active part in politics for some years. Mr. Lane is an energetic and successful lawyer, representing many of our corporations, including the American Building and Loan Association.

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CITY OF MINNEAPOLIS.

Authorized Capital, \$50,000.

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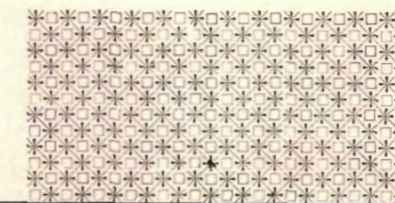
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